

A PERSONAL ASSET DEVELOPMENT PROGRAM FOR LOW-INCOME
FAMILIES: A PATHWAY OUT OF POVERTY
TOWARDS A BELOVED COMMUNITY

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ABSTRACT

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by
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United Theological Seminary, 2023

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The context of this project will be the Antioch Missionary Baptist Church in Shively, Kentucky. The problem is that 19.4% of residents live below the poverty line. If residents receive training on how to accumulate income-producing assets, then they can begin the process of transitioning out of poverty. A resident created asset accumulation plan is the expected outcome of the project. A growing body of research suggests that asset ownership reduces the transfer of poverty from one generation to the next.¹

¹ Lucy Gorham, Roberto Quercia, and William Rohe, *LOW-INCOME FAMILIES BUILDING ASSETS: Individual Development Account Programs Lessons and Best Practices* (Chapel Hill, NC: The University of North Carolina at Chapel Hill, 2002), viii.

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To Dr. Lisa M. Hess, thank you for the gift of centering every time we gathered as a cohort. It was a constant reminder that attending United was an opportunity to expand my soul as well as my mind. I truly admire your sensitivity to the movement of the Holy Spirit. Your commitment to the work of creating Beloved Community is inspirational.

To Dr. Justin Shamell, thank you for convincing me to attend United. I will be forever grateful for your persistence in convincing me of the benefits of a United degree. Your guidance, friendship, and brotherhood have been critical to successfully earning my Doctor of Ministry degree.

To my Antioch Missionary Baptist Church family, thank you for your love, support, and patience over the last three years. We have endured a lot together during the pandemic and the fight for justice for Brennoa Taylor, but you never failed to give me the grace and space I needed to lead and grow. I will be forever grateful for our continued journey together.

To my mother, Sandra French, thank you for always believing in me. To my children, Timothy and Michaela, you both mean the world to me. I hope my example inspires you to make learning a lifelong goal.

Lastly, to my wife, Rev. Kimberley Blackford-French, thank you for saying yes. You have given me the motivation to be a better man, husband, and pastor. Your kindness and wisdom have been a blessing to me. I only hope that I have inspired you as much as you have inspired me.

DEDICATION

I dedicate this work to my father, Anthony French, Sr., who passed a week before I began the Doctor of Ministry program at United. I will be forever grateful for his love and support throughout my entire life. I'm thankful for his example of forgiveness and concern for those less fortunate.

ABBREVIATIONS

Antioch	Antioch Missionary Baptist Church
King	Dr. Martin Luther King, Jr.
ABCD	Asset-Based Community Development Model
Rauschenbusch	Walter Rauschenbusch
Gutiérrez	Gustavo Gutiérrez

God never intended for one group of people to live in superfluous inordinate wealth,
while others live in abject deadening poverty

—Dr. Martin Luther King, Jr, *Paul's Letter to American Christians*

INTRODUCTION

“There is nothing new about poverty. What is new, however, is that we have the resources to get rid of it”.² Dr. Martin Luther King, Jr. spoke those words during his Nobel Peace Prize address in 1964, and they remain true today. According to the 2019 Census Report of Shively, Kentucky, 19.4% of residents live below the federal poverty line, which is higher than the state average of 17.3% and almost double the national poverty rate of 10.5%.³ Living in poverty is traumatic and can have a generational impact. Studies have shown that poverty leads to a lack of educational opportunities, higher mortality rates, a higher prevalence of acute or chronic diseases, higher rates of emotional and behavioral issues, higher risk for mental illness, a lower life expectancy, and the constant threat of food insecurity.

The resources to address poverty are available but have not been properly applied in the local community. Traditionally, the approach to combating poverty has been to treat the symptoms instead of dealing with the root causes. Often, these solutions involve paying outside agencies to either give handouts to the poor or contain the poor in their communities. The problem with this traditional approach is that those living in poverty are often not consulted or included in the decision-making process and are treated like

² Martin Luther King Jr., “The Quest for Peace and Justice” (lecture, Norwegian Nobel Institute, Oslo, Norway, December 11, 1964), <https://www.nobelprize.org/prizes/peace/1964/king/lecture/>

³ “QuickFacts: Kentucky,” United States Census Bureau, accessed on October 18, 2020, <https://www.census.gov/quickfacts/fact/table/KY,jeffersoncountykentucky,shivelycitykentucky/PST045219>.

consumers of charity instead of equal partners. The traditional approach has often benefited the identifier of dysfunction within the community and the deliverer of temporary services to the community while leaving the residents in a perpetual cycle of poverty. The local church and nonprofits in most communities have done a good job helping the poor by providing food, clothing, utility assistance, job preparation classes, and tax preparation services. Still, these efforts fail to empower the poor to address the root causes of poverty in their community. It is time for a new and different approach to the issue of poverty. It is time to empower the poor with the tools to effectively address poverty in their community according to their terms.

The hypothesis of this project is that if residents participate in a Personal Asset Development Program, then they will have the knowledge and motivation to begin breaking the cycle of poverty in their community. The Personal Asset Development Program is based on the Asset-Based Community Development (ABCD) Model. The ABCD Model differs from the traditional approach to addressing poverty in that it “looks inward at a community’s strengths and seeks organic resources upon which a community can draw to develop itself. Outside expertise plays a limited role, serving to advise community actors on how they can take full advantage of their inherent assets, rather than substituting for the actions of residents”.⁴ The Personal Asset Development Program will seek to empower the residents of Shivley to utilize their current personal and community resources to move themselves and others out of poverty by focusing on budgeting, debt reduction, homeownership, entrepreneurship, education, and access to community

⁴ “Building Assets for the Rural Future: Why Asset-Building,” The University of North Carolina at Chapel Hill, accessed August 23, 2021, <https://www.sog.unc.edu/resources/microsites/building-assets-rural-future/why-asset-building>.

resources. The expected result of the project is that residents will have a better understanding of how to manage their finances, save for the future, and utilize community resources for their transition out of poverty, thereby moving Shively towards becoming Dr. Martin Luther King Jr.'s Beloved Community. Dr. C. Anthony Hunt, in his seminal work *Building Beloved Community*, defines King's concept of Beloved Community as "an integrated community in which persons of all races and creeds lived together harmoniously as sisters and brothers in peace. It was the Kingdom of God on earth."⁵ As such, all will have value and an equal opportunity for a better life. Project participants will benefit by receiving a personalized Asset Accumulation Plan upon successful completion of the project. The Antioch Missionary Baptist Church will benefit from the project through the mobilization of its membership in the prophetic work of administering justice on behalf of God (Isaiah 61:8-9).

The foundational concepts and results of the project will be explored over the following six chapters. Chapter One will examine the impact of poverty in the City of Shively and how Antioch Missionary Baptist Church is uniquely situated to address this problem. It will provide a contextual analysis of the church and the city. The analysis will reveal the devastating impact that poverty is having on the residents of Shively and the physical, financial, and educational resources that Antioch can provide to address this issue. The anticipated outcome of this chapter is a theme and hypothesis that addresses the issue of poverty in Shively and how to move it towards becoming an example of Dr. King's "Beloved Community."

⁵ C. Anthony Hunt, *Building Beloved Community: The Beloved Community Toolkit* (Bel Air: Maryland, 2018), 3.

Chapter Two will examine how 2 Kings 4:1-7 provides the Biblical Foundation and the rationale for the project's overall direction. It will explore how the Prophet Elisha's experience with the widow and the oil makes clear that the church must reevaluate its role in supporting and engaging its' surrounding community. The chapter will highlight how Elisha provided the knowledge, encouragement, and, more importantly, the space for the Widow to miraculously resolve the economic threat against her family on her own. The chapter will then explain how the project will use a similar approach to addressing poverty by emphasizing the communication of knowledge, skills, and understanding while requiring the project participants to do the actual work.

Chapter Three will examine the legacy of Walter Rauschbusch and the Social Gospel Movement. The chapter will explore how Rauschbusch's ministry evolved during his first pastorate in Hell's Kitchen which helped him realize the gap between the theocratical and the hands-on reality of ministering in an urban context. The chapter will use Rauschbusch's experience to demonstrate the importance of placing the needs of the people over one's preconceived notions or ideas about Christian ministry. The examination of Rauschbusch's life and work will help ensure that the project remains focused on providing practical assistance to the participants as opposed to providing a feel-good experience for the local church.

Chapter Four will provide the Theological Foundation for this project through a careful examination of Liberation Theology and its continued impact. The Bible teaches in the Old and New Testaments that God is on the side of the oppressed; therefore, His followers, especially the local church, should strive to lift those whom life has forced to the ground. The chapter will explain how Liberation Theology provides the framework

for the local church to empower those living in poverty with the tools and knowledge to become their own advocates. The chapter will argue that those currently living in poverty are the ones most motivated to change their circumstances, and the local church should come alongside them in the process of deliverance.

Chapter Five will provide the Interdisciplinary Foundation for the project by engaging with the concept of Distributive Justice. The project is designed to be utilized by the local church to impact the poor in their community, while Distributive Justice seeks to address poverty at a systemic level. The chapter will show how Distributive Justice speaks to the need to make fundamental changes in how income and wealth are distributed at the national level while the local church works on the grassroots level. It will argue that this project exists because Distributive Justice does not.

Finally, Chapter Six will present the final results of the project. The results of this project will demonstrate a feasible way for the local church to make a real difference in the lives of residents while building new bridges of mutual trust and engagement with the community at large. The survival of the local church and the community depends on strengthening this relationship. The project was designed to test the feasibility of teaching low-income residents how to accumulate income-producing assets by purchasing a home, starting a business, or gaining additional education. Upon completion of the six weeks of financial teaching in these areas, each project participant created a personalized action plan to accumulate income-producing assets.

CHAPTER ONE

MINISTRY FOCUS

This chapter aims to examine how my ministry interests, education, skill set, and life experiences converge to address the needs of the Antioch Missionary Baptist Church and the City of Shivley, Kentucky. This chapter will closely explore how my faith, the influence of my father, my education, and my work and ministry experiences have created a desire within me to help those living in poverty. This chapter will also examine the impact of poverty in the City of Shivley and how Antioch is uniquely situated to address this problem. Finally, this chapter will explain how my desire to help the poor and the issue of poverty in Shivley converge to form the basis for my Doctor of Ministry project. The anticipated outcome of this chapter is a theme and hypothesis that addresses the issue of poverty in the city of Shivley to move it towards becoming an example of Dr. King's "Beloved Community."

Context

The context is Antioch Missionary Baptist Church (Antioch) in Shivley, Kentucky. Antioch was organized in 1872 and currently has a Sunday morning average attendance of 175 people.⁶ Four large families have influenced the recent history and

⁶ "History," Antioch Missionary Baptist Church, accessed October 22, 2020, <https://www.antiochlou.org>.

direction of the church. These families have provided the finances, leadership, volunteers, and cohesiveness that have held the church together through the various pastoral administrations. The core task of the congregation has always been the care, nurture, and love of its members in the name of Christ. The membership believes that their high level of fellowship separates Antioch from other churches in the city.

Unfortunately, Antioch's inward focus has limited its effectiveness and exposure to the surrounding community. The church has a good reputation in the community but failed to leverage its resources and influence to significantly help the residents of Shively. The church leadership has focused more on discipleship than community engagement and political activism. It is not that Antioch does not care for those outside the walls of the church but places a higher priority on helping those within the walls of the church. The church ministers to the community in a few specific ways throughout the year.

For example, the church currently partners with the Shivley Area Ministries (SAM) to provide food, clothing, and utility assistance to the poor. SAM is a faith-based nonprofit organization dedicated to transforming lives and strengthening the fabric of the Shively community. SAM provides short-term emergency assistance and, in some cases, ongoing assistance to individuals and families in poverty and crisis in the Shively area. Thirty-one churches are aligned with SAM, and Antioch currently has a seat on the board of directors.⁷ Together, Antioch and SAM have adopted Mill Creek Elementary School to provide food, clothing, and gifts during the holiday season. Antioch has also partnered with the City of Shivley, the University of Louisville, and the Louisville Metro Council to provide medical care for the community.

⁷ "Homepage," Shivley Area Ministries, accessed November 3, 2020, <https://shivleyareaministries.com/>.

Additionally, the church's outreach ministry coordinates volunteer opportunities for members at local homeless shelters, retirement homes, hospitals, and jails. These efforts are commendable, effective, and even praise-worthy but represent only a fraction of what Antioch could be doing in the community. Antioch's missed opportunities for community engagement have not gone unnoticed by the young adults within the church and community.

The young adult members have been very vocal about the need for Antioch to become more involved in social and economic justice issues. They have expressed a genuine desire to see Antioch's faith in action on matters that directly affect the everyday lives of people in the streets. The thoughts and opinions of the young adults are critical to Antioch's future because there are so few currently active in the life and leadership of the church. Antioch's young adults have shared that their peers will not support Antioch or any other church unless they see tangible efforts to uplift the entire community, not just the church. They are tired of seeing new sanctuaries constructed while the community continues to deteriorate.

Recently, Antioch has made efforts to increase its community involvement by working with the mayor's office and an African American health organization to bring Covid-19 testing to Shively. The church also hosted a voter registration drive during the 2020 election cycle. It lent its moral and financial support to those protesting the killing of Breonna Taylor by the Louisville Metro Police Department in March 2020. Also, Antioch's Pastor was selected to serve on the City of Louisville Citizen Review Board workgroup that produced a plan that was voted into ordinance in November 2020. The Citizens Review and Accountability Board will provide additional oversight and review

of the police department in response to several police shootings and scandals that have plagued the department. There is a high distrust between the police department and the community, and the Board is a positive step in improving this relationship. The selection to this board reflected Antioch's reputation in the city and presented an opportunity to address the concerns of Antioch's young adults while addressing the needs of the community. These efforts have been acknowledged and appreciated by the membership, local government, and the community; however, the opportunity still exists for Antioch to make an even greater impact in the City of Shively.

The City of Shively is in Jefferson County, the largest county in Kentucky, with a population of 766,757.⁸ Shively is the 29th largest city in the state, with a population of 15,800.⁹ The African American population of Jefferson County is 22.4% which is significantly higher than the state average of 8.5%.¹⁰ The African American population in the city of Shively is 51.1%, which is higher than both the county and state.¹¹ Tragically, a common theme at the state, county, and city levels is poverty. The percentage of residents living in poverty in Shively was 19.8% in 2019, which was higher than the county average of 15.4%, the state average of 16.3%, and almost double the national average of 10.5%. The poverty rate is especially high among African American residents of Shively, with 29% of African American residents living in poverty compared to 10% of white residents.

⁸ "QuickFacts: Kentucky," United States Census Bureau, accessed October 18, 2020, <https://www.census.gov/quickfacts/fact/table/KY,jeffersoncountykentucky,shivelycitykentucky/PST045219>.

⁹ "10 Largest Cities in Kentucky," World Population Review, accessed October 28, 2020, <https://worldpopulationreview.com/states/cities/kentucky>.

¹⁰ "QuickFacts: Kentucky," United States Census Bureau, accessed October 18, 2020, <https://www.census.gov/quickfacts/fact/table/KY,jeffersoncountykentucky,shivelycitykentucky/PST045219>.

¹¹ "10 Largest Cities in Kentucky," World Population Review, accessed October 28, 2020, <https://worldpopulationreview.com/states/cities/kentucky>.

Examining poverty data reveals that 55.9% of the city's children live below the poverty line.¹² Of particular concern is Mill Creek Elementary School which is within walking distance of Antioch. The African American student enrollment at Mill Creek is 88% (506 students), higher than the Kentucky state average of 23% for most schools. 86% of Mill Creek students are eligible for free or reduced lunches compared to 59% for the rest of the state. According to an analysis of Mill Creek by Public School Review,

The percentage of students achieving proficiency in math is 14% (which is lower than the Kentucky state average of 47%) for the 2017-18 school year. The percentage of students achieving proficiency in reading/language arts is 27% (which is lower than the Kentucky state average of 56%) for the 2017-18 school year. The school placed in the bottom 50% of all 1,246 schools in Kentucky for overall test scores for the 2017-18 school year.¹³

I contend that there is a direct correlation between the poverty rate of Shively and the performance of students at Mill Creek.

The COVID-19 pandemic has only made the issue of poverty worse at the national and local levels. According to a recent study by researchers at the University of Chicago and Norte Dame,

during the Covid-19 pandemic, the poverty rate rose by 2.4 percentage points from 9.3 percent in June 2020 to 11.7 percent in November 2020, adding 7.8 million to the ranks of the poor. The increase in poverty in recent months was more noticeable for African Americans, children, and those with a high school education or less. The poverty rate for African Americans has risen by 3.1 percent since June. Poverty has also noticeably risen for those with a high school education or less, from 17.0 percent in June to 22.1 percent in November.¹⁴

¹² "QuickFacts: Kentucky," United States Census Bureau, accessed October 18, 2020, <https://www.census.gov/quickfacts/fact/table/KY,jeffersoncountykentucky,shivelycitykentucky/PST045219>.

¹³ "Mill Creek Elementary School," Public School Review, accessed November 12, 2020, <https://www.publicschoolreview.com/mill-creek-elementary-school-profile/40216>.

¹⁴ Jeehoon Han, Bruce D. Meyer, and James X. Sullivan, "Real-time Poverty Estimates During the COVID-19 Pandemic through November 2020," University of Chicago, Harris Public Policy, December 15, 2020, https://harris.uchicago.edu/files/monthly_poverty_rates_updated_thru_november_2020_final.pdf

The COVID-19 pandemic has had a devastating effect on children living in poverty beyond just financially.

Furthermore, the distance learning plan requirement within the Jefferson County Public School system has disadvantaged poor children because many lack access to Wi-Fi and the necessary computer equipment to participate effectively in classes. Many also lack parental support for successful learning because one or both parents are still required to attend their hourly jobs in person.

Children also suffer mentally because of the social distancing measures that require them to be separated from friends and family. Luke Harman and Yolande Wright, in their work “Coronavirus is a Devastating Blow to Children in Poverty,” observed that

when parents that are already dependent on casual, low-paying, or unstable jobs, lose their income or are forced to isolate themselves because of the coronavirus outbreak, they have little to fall back on. They have few savings and large amounts of debt and often cannot afford to stockpile food and other necessities. For families living in poverty, missing work directly relates to missing meals, making it hard to comply with government and health requirements.”¹⁵

The ongoing COVID-19 pandemic could have a detrimental generational impact on the poor nationally, especially in Shivley. The members of Antioch are in a position to prevent this cycle of poverty.

Claire Andre and Manuel Velasquez, in their work, “World Hunger: A Moral Response,” correctly point out that

all human beings have dignity deserving of respect and are entitled to what is necessary to live in dignity, including a right to life and a right to the goods

¹⁵ Luke Harman and Yolande Wright, “Coronavirus is a Devastating Blow to Children in Poverty,” accessed November 27, 2020, <https://www.savethechildren.org/us/charity-stories/effects-coronavirus-on-children-poverty>.

necessary to satisfy one's basic needs. This right to satisfy basic needs takes precedence over the rights of others to accumulate wealth and property. When people are without the resources needed to survive, those with surplus resources are obligated to come to their aid.¹⁶

Antioch would be well served by remembering and applying that fundamental concept.

Ministry Journey

My personal, professional, educational, and ministry goal is to help others have their roots in my relationship with God and my father. It is the undeserved and unearned grace of God through Jesus Christ towards me that motivates me to minister to the spiritual and material needs of others. I can never repay God for his forgiveness toward me, but I have chosen to share his love with others through ministry. I believe that ministering to the spiritually and materially poor stands at the center of the gospel of Jesus Christ. I reject any notion that Jesus was not equally concerned about salvation and justice. Jesus declared at the beginning of his earthly ministry: “The Spirit of the Lord is upon me because he has anointed me to bring good news to the poor. He has sent me to proclaim release to the captives and recovery of sight to the blind, to let the oppressed go free, to proclaim the year of the Lord’s favor.”¹⁷ The life, teachings, and ministry of Jesus Christ placed the care and concern of the poor and oppressed at the forefront of the coming of God’s kingdom. To ignore the plight of the poor is to fail to uphold the basic understanding of the ministry of Christ. In 2015, Pope Francis declared, "Poverty is at the

¹⁶ Claire Andre and Manuel Velasquez, “World Hunger: A Moral Response,” Markkula Center for Applied Ethics, Santa Clara University, accessed November 30, 2020, <https://www.scu.edu/mcae/publications/iie/v5n1/hunger.html>

¹⁷ Luke 4:18-19, New Revised Standard Version (NRSV). Unless otherwise noted, all scripture in this document are from the NRSV.

very center of the Gospel: if we remove poverty from the Gospel, no one would be able to understand anything about the message of Jesus.”¹⁸

One of God’s greatest gifts to me has been my parents and the guidance they have provided me throughout my life. My father, in particular, was a driving force in my growth as a man and minister. Anthony French, Sr. was one of fifteen children born to the late Rev. John T. and Lucy Mae French. My grandfather founded my home church, Oak Grove Missionary Baptist Church, in Louisville, Kentucky.

Rev. French arrived in Louisville in the 1930s on a boxcar from Athens, Alabama. My father and his siblings did not have much growing up because of the size of their family and my grandfather’s efforts to start a church. My mother grew up under the care of a very religious mother, and her grandfather was a minister at First Virginia Avenue Baptist Church in Louisville, Kentucky. My parents were college graduates and worked hard to provide a loving and safe environment. My mother started her career as a registered nurse at a local hospital. At the same time, my father worked as an assembly line supervisor at Phillip Morris Tobacco Company, Inc. Together, they worked hard and provided a life of privilege. We never lacked for anything materially or emotionally; and enjoyed the perks of upper-class life, which was rare for African Americans in Louisville. My parents instilled a belief that we could achieve any dream and accomplish any task if we worked hard and trusted God. They were always willing to use their wisdom, wealth, and personal connections to make our dreams possible, including private schools. My father was forthright about not wanting his children to experience the same level of poverty he experienced throughout his childhood and teenage years.

¹⁸ “Pope Francis: The Theology of Poverty,” America, The Jesuit Review, June 17, 2015, <https://www.americamagazine.org/issue/pope-francis-theology-poverty>.

I believe my dad's hard upbringing drove him to achieve a high level of success in corporate America. He eventually became the first black General Manager at Phillip Morris when African Americans first entered corporate America. In a small city like Louisville, my father's position made him influential in the life of the city and especially the African American community. He was heavily involved with the Mayor's office, Urban League, YMCA, Boys and Girls Club, and NAACP, and creating the first Community Development Bank in Louisville. What I admired most about my father was that he never forgot his humble beginnings. He would often tell me that a real man is not measured by his wealth but by his willingness to improve the lives of others. He viewed wealth and influence as God-given tools to aid in the improvement of the lives of others and our community.

My father's success enabled him to retire from Phillip Morris at the age of 55 after reaching the level of Senior Vice President. My father continued to use his influence and experience to help others even after his corporate career ended. For example, upon retirement, my parents moved back to their childhood neighborhood in the predominately African American section of Louisville. The neighborhood had changed drastically from their childhood and became paralyzed with a high crime rate, drug use, substandard housing, lack of community investment, over-policing, and high unemployment. My parents responded to these challenges by buying and renovating a historic home in the Shawnee neighborhood. They used their wealth to buy a neighborhood shopping center and rename it French Plaza. Acquiring the Plaza ensured the community had continued access to a health clinic, bank, daycare, grocery store, barbershop, Pizza Hut, Subway, Ice Cream Shop, and a community meeting room. The shopping center initially struggled to

profit, but it has always made a difference. My father understood that money and jobs were a part of the ongoing struggle for justice and that his God-given wealth could make a difference. It was my father's example of being a successful businessman who loved God, his family, and his community that has had the single greatest influence upon me personally and professionally.

My father joined Antioch once I was installed as Pastor and was always my greatest supporter. His passing in August 2020 left a void that can never be filled. His memory guides me as I continue to move forward in ministry and life. Before his passing, we often discussed the need to expand the ministry of Antioch into the community. I am convinced that my father would encourage me to bravely address the issue of poverty in our community, especially during the COVID-19 pandemic, because he understood the pain of poverty.

It is easy to see my father's influence on educational, professional, and ministry choices. I have always wanted to be successful like my father, so I earned a Bachelor of Science degree in Marketing at Hampton University and then a Master of Business Administration Degree from Clark Atlanta University to prepare for a successful career in corporate America. My time at Historical Black Colleges awakened a deep appreciation and admiration for my people and culture. There, I began to fully understand the systemic racism that traps many African Americans in poverty, crime, and violence.

I realized that most people did not have the opportunities or resources I had experienced throughout my life. It was an eye-opening and life-changing experience to recognize that the world is neither safe nor fair for everyone.

It was also during my time at Hampton and Clark that I began to struggle with my call to ministry. The more I pushed toward a corporate career, my pull to ministry became stronger. I eventually surrendered to God's preaching and began transitioning from the corporate world to ministry. My first full-time ministry position was as Executive Pastor at Bates Memorial Missionary Baptist Church in Louisville, Kentucky.

The position of Executive Pastor allowed me to utilize everything I had learned in business school, seminary, and Corporate America. Bates Memorial is located in the poorest zip code in Jefferson County, which was my first exposure to working directly with the poor. My position allowed me to work directly with our Community Development Corporation (CDC) and members of the community. The Bates CDC was on the front lines of addressing the issue of community poverty, and its nonprofit status enabled it to utilize governmental and for-profit funds for improving the community. The CDC also allowed me to build partnerships with other community and government leaders who shared a common vision for helping the community. My experience at Bates gave me several ideas for serving the Antioch community. Establishing a 501c3 at Antioch would allow the church to leverage government funding on behalf of the poor, especially the children, in Shively.

Synergy

Dr. Martin Luther King, Jr. (King) spoke regularly throughout his life about his vision of a Beloved Community, which was central to his hope for America. According to the King Center:

For Dr. King, The Beloved Community was not a lofty utopian goal to be confused with the rapturous image of the Peaceable Kingdom, in which lions and lambs coexist in idyllic harmony. Rather, The Beloved Community was, for him, a realistic, achievable goal that could be attained by a critical mass of people committed to and trained in the philosophy and methods of nonviolence. Dr. King's Beloved Community is a global vision in which all people can share in the wealth of the earth. In the Beloved Community, poverty, hunger, and homelessness will not be tolerated because international standards of human decency will not allow it. Racism and all forms of discrimination, bigotry, and prejudice will be replaced by an all-inclusive spirit of sisterhood and brotherhood.¹⁹

Unfortunately, decades after his death, we are still far from realizing King's Beloved Community in America. Instead, we live in a society consumed by the pursuit of political and economic power to the detriment of everyone, especially the poor. King was clear that these pursuits should not be the ultimate goal of life but tools for the creation of the Beloved Community: "I do not think of political power as an end. Neither do I think of economic power as an end. They are ingredients in the objective we seek in life. And I think that end, that objective, is a truly brotherly society, the creation of *Beloved Community*."²⁰

I share King's desire to create a Beloved Community and his view of political and economic power in that endeavor. I believe political and economic power applied through the local church is the best way to help usher in the Beloved Community. The need for the local church to engage in this work has become even more apparent in 2020 as the

¹⁹ "The Beloved Community," The King Center, accessed December 10, 2020, <https://thekingcenter.org/about-tkc/the-king-philosophy/>.

²⁰ Martin Luther King, Jr., "Suffering and Faith" in *The Christian Century* (Chicago, IL: Christian Century, July 13, 1966).

COVID-19 pandemic, presidential election, and protests for justice have laid bare the impact of systemic racism on every facet of American life. It is crucial to the future of America that its political and economic systems be used to dismantle institutions of racism and oppression instead of protecting them. The uplifting of the poor must be a part of a larger reorienting of society. I contend that society will be judged by how it treats its most vulnerable citizens.

The goal of my project will be to create a program that empowers the residents of Shivley to address poverty and create a Beloved Community. The project will be based in the local church and reproducible so that other churches can impact their communities. The model will be constructed in such a manner to apply to other communities that seek to address the issue of poverty. The Asset-Based Community Development (ABCD) model will provide the framework for the project. The ABCD model can best be defined as:

Asset Based Community Development (ABCD) is a strategy for sustainable community-driven development. Beyond the mobilization of a particular community, ABCD is concerned with how to link micro-assets to the macro-environment. The appeal of ABCD lies in its premise that communities can drive the development process themselves by identifying and mobilizing existing but often unrecognized assets, thereby responding to and creating local economic opportunities. ABCD builds on the assets that are already found in the community and mobilizes individuals, associations, and institutions to come together to build on their assets-- not concentrate on their needs.²¹

The best way to help the poor in Shivley or any community is to empower them to help themselves. The ABCD model would represent a different approach to dealing with poverty than what is currently being done in Shivley.

²¹ “What is Asset Based Community Development (ABCD),” Neighborhood Transformation, accessed November 28, 2020, https://www.neighborhoodtransformation.net/pdfs/What_%20is_Asset_Based_Community_Development.pdf.

Antioch, along with other governmental and non-profit organizations, only addresses the symptoms of poverty in Shivley. These organizations work together to provide food, housing, health support, financial support, and advocacy for the poor. While these efforts have been effective and commendable, they have done little to address poverty's root causes or engage the residents.

Antioch, like many other organizations in the community, has historically utilized a deficit-based model to address the issue of poverty. In a blog regarding Nurture Development entitled: “From Deficit-Based to Asset Based Community Driven Responses to COVID-19 (Part 2),” Cormac Russell states that the aim of deficit-based community building “is to ‘save’ or ‘rescue’ defined target groups: those labeled: intrinsically ‘vulnerable,’ ‘hungry,’ ‘needy,’ with no reference to their capacities/contributions. Communities are seen as passive recipients.”²² Moreover, Russell states that the aim of the Asset-Based Community Response “is to animate a community-wide response that heightens preparedness and confidence for renewal while actively planning to care for the most susceptible. Communities are seen as associations of active citizens”.²³ The deficit-based community has proven to be less than effective in this goal of eradicating poverty. It is time to move from treating the poor as a problem to realizing they are partners in the fight to create a Beloved Community. The ABCD model is a new approach that empowers the poor to utilize their limited resources to move out of poverty.

²² Cormac Russell, “From Deficit-Based To Asset-Based Community Driven Responses to Covid 19 (Part 2),” Nurture Development: Development Redefined, April 30, 2020, <https://www.nurturedevelopment.org/blog/from-deficit-based-to-asset-based-community-driven-responses-to-covid-19-part-2/>

²³ Russell, “From Deficit-Based To Asset-Based Community Driven Responses to Covid 19 (Part 2).”

For example, the story of the Good Samaritan depicts the differences between deficit-based and asset-based community development models. The Priest and the Levite in the story viewed the injured man as a problem to avoid, which is similar to the approach of today's Conservative Christians' view of the poor. The Good Samaritan viewed the man as someone who needed help, similar to the deficit-based community development model. Most churches and nonprofits pride themselves on being the Good Samaritan in their community story, but they are missing a critical point. They are willing to treat the wounded and help them with their bills but fail to deal with the more significant issue, the road that continues to create poor people.

Thus this project will utilize the ABCD model to fix the preverbal Jericho road in Shivley. Who better to fix the road than those who travel the road every day? That is what makes the Asset Based Community Development model well suited for empowering the poor of Shivley to improve their circumstances. The reality is that the majority of Antioch members live outside of the Shivley community, so poverty is viewed as a mission opportunity, not a personal problem to be solved. I propose we gather the church's resources and come alongside the residents in a support function as they repair Jericho road according to their needs and desires. Antioch members are doing the same things in the communities in which they live.

Nurture Development's model for Asset-Based Community Development will serve as an initial guide for my project. Nurture Development is one of eleven strategic partners of the ABCD Institute. It works to support the proliferation of inclusive, bottom-up, community-driven change by supporting local communities and supportive mediating/civic organizations to create the conditions where any neighborhood can

identify, connect and mobilize its assets to the benefit of the whole community.²⁴

According to Nurture Development, there are seven basic steps to the successful implantation of Nurture's Developments ABCD model.²⁵

The First Step is the collection of stories from the community. It will be necessary to conduct a small focus group and one-on-one interviews with the residents of Shively to determine the impact of the COVID-19 pandemic on poverty in the community. The project will utilize the interviews to uncover gifts, skills, talents, and assets that already exist in the community and to learn more about the experiences of our neighbors and their recommended solutions to the issue of poverty. The key to the ABCD model is placing the residents at the center of all activities and decision-making.

The Second Step brings together a core group of leaders from Shively among residents. The hope is that a group of leaders will emerge organically from the project group meetings and the one-on-one interviews. These individuals would have a demonstrated commitment to leadership and an interest in gathering the community's assets to move Shively toward becoming a Beloved Community. These individuals will be empowered with the skills and resources to create a network of relationships in the community that can address the issue of poverty by empowering others. Hopefully, their personal transformation stories will inspire others in the community.

The Third Step is to map the gifts, capacities, and assets of individuals, associations, and local institutions in the community. The core group of leaders will be

²⁴ "Who We Are," Nurture Development: Development Redefined, accessed November 18, 2020, <https://www.nurturedevelopment.org/who-we-are/>.

²⁵ "Asset Based Community Development (ABCD): Asset Based Approach," Nurture Development, accessed November 18, 2020, <https://www.nurturedevelopment.org/asset-based-community-development>.

tasked with asset mapping to build new relationships and learn more about what already exists in Shivley. Hopefully, this experience will demonstrate to the core group and community that they already have everything to fix Jericho road. The asset mapping will have several specific objectives:

- Identifying associations. The goal is to identify any association or leaders willing to work together to address poverty in Shivley. An added benefit of this process is the potential expansion of the number of leaders in the core group.
- Identifying individual gifts, skills, and capacities. The goal is to demonstrate that the present skills, talents, and gifts in the community are needed and appreciated. The output of this objective is an inventory list of skills, talents, and gifts by category that can be used to address the issue of poverty. The benefit of this process is that the inventory comes organically from the community instead of an outside organization providing a standard list of what they think is necessary for successful community development. Every community is different, so a standard list is often ineffective and sometimes harmful.
- Identifying the assets of local institutions. The key to creating a Beloved Community is the appreciation and involvement of all aspects of the community. The goal of this step is to develop a list of government services, non-government service providers, and private sector businesses that currently operate in Shivley. The process will involve identifying any asset, whether services, meeting places, equipment, staff, supplies, influencers, or connections, that can be used for the benefit of the entire community.
- Identify physical assets and natural resources. The goal of this process is to identify the current assets in the community and begin the process of re-imagining their utilization to address the issue of poverty.
- Mapping the local economy. **The local community leaders must understand** how the local economy works. It is impossible to have one's needs met without understanding how money flows in, through, and out of the community. The outcome of this process is a clear understanding of how external and internal resources are used in the community and what significant resources are being drained away from the local economy.

The Fourth Step is engaging connectors which can build relationships. Lasting community change can only come from the residents of Shivley themselves. They must develop the capacity to establish relationships beyond racial, social, political, and economic lines for the Asset Based Community Development process to have a long-term impact.

The Fifth Step is creating a community vision and plans to address poverty in Shively. Asset Based Community Development's core idea is that communities can drive the development process themselves by identifying and mobilizing existing but often unrecognized assets. The community has to take ownership of this process, which cannot be over-driven.

The Sixth Step is the mobilization of the community assets by action applied through association. It will be important that the community leaders know how to succeed, what success looks like, and how they have access to the necessary resources. This knowledge will create the energy necessary for self-mobilization toward social and economic development to help create a Beloved Community.

The Seventh and final step is to leverage the knowledge of the community's assets and strengths to secure investments and resources needed from outside the community for community-driven development. In my opinion, this is the most essential and dangerous part of the process. This step requires organizing institutions such as Antioch to lead by "stepping back" into a supportive role while allowing the decision-making to be directed by the community leaders. This step is dangerous because Louisville is notorious for individuals and organizations taking over projects when they provide assets to a community development effort. It will be imperative that

Antioch not only step back but protect the process from those who would commandeer the effort for their agenda.

It will be important to only seek outside resources after local leadership and resources have been established to identify what is still needed. This requirement is essential to ensuring the removal of outside pressure to conform to the demands of others. In other words, the community will be in the new position of saying 'no' to external assistance if it is deemed not in the community's best interest.

The Asset-Based Community Development model is a proven process that can effectively address the issue of poverty in Shivley, moving it closer to becoming a Beloved Community. The local church must be willing to take on a supportive role concerning the residents.

Conclusion

In *Where Do We Go From Here: Chaos or Community?* King declared, "The curse of poverty has no justification in our age. It is socially as cruel and blind as the practice of cannibalism at the dawn of civilization when men ate each other because they had not yet learned to take food from the soil or to consume the abundant animal life around them. The time has come for us to civilize ourselves with the total, direct and immediate abolition of poverty."²⁶ I believe King was correct, and my faith, experiences, education, and my father's influence compel me to address the issue of poverty in the community where I serve as Pastor. Poverty is a treatable illness of society that has a negative generational effect on the residents of Shivley. Therefore, the

²⁶ King, Martin Luther, *Where Do We Go From Here: Chaos or Community?* (New York, NY: Harper & Row, 1967), 175.

theme of my project is the reduction of the poverty rate in Shivley. The question is: Can an education program on how to accumulate income-generating assets help low-income families move above the poverty line in Shivley, Kentucky? The answer to this question is key to addressing the generational effects of poverty that the COVID-19 pandemic has exasperated. The traditional model to address poverty has proven ineffective; therefore, it is time for a new plan to create King's Beloved Community.

CHAPTER TWO

BIBLICAL FOUNDATIONS

Introduction

2 Kings 4:1-7 will serve as the biblical foundation for researching effective means of addressing the issue of poverty in Shivley, Kentucky (Shivley). The focus of the text is God's concern for those who lack economic power and status in society. Specifically, God's works through the prophet Elisha empower a widow to work collaboratively with her children and community to address an economic threat to her family. An analysis of the text will demonstrate the similarities between Elisha's process of empowering the widow to resolve her issue and the utilization of the Asset Development program to empower community members to address economic, political, and social issues that threaten the health and vitality of Shivley. The center point of the plan is the empowerment of community members from a supportive position to create workable solutions to systemic problems.

The challenge with most efforts to address poverty in Shivley is that local churches, nonprofits, and government agencies have treated the symptoms without addressing the root causes. In addition, these well-intentioned efforts tend to view community members as objects of charity instead of partners with valuable contributions to eliminate poverty. Also, many outreach programs fail to include community members in the planning and decision-making process. The Asset Development program gives

community members encouragement and tools while providing the necessary support from the background to move out of poverty.

Hopefully, a careful analysis of the text will demonstrate that it is both biblical and critical for the local church to make the empowerment of community members the center of any effort to address poverty. Dr. Martin Luther King, Jr. (King) was correct when he declared: “God never intended for one group of people to live in superfluous inordinate wealth, while others live in abject deadening poverty. God wants all of his children to have the necessities of life.”²⁷ Therefore, the local church must be at the forefront of the effort to address the issue of poverty to make King’s Beloved Community a reality.

Elisha and the Widow’s Oil – 2 Kings 4:1-7

Now the wife of a member of the company of prophets cried to Elisha, “Your servant my husband is dead, and you know that your servant feared the LORD, but a creditor has come to take my two children as slaves.”² Elisha said to her, “What shall I do for you? Tell me, what do you have in the house?” She answered, “Your servant has nothing in the house except a jar of oil.”³ He said, “Go outside, borrow vessels from all your neighbors, empty vessels and not just a few.”⁴ Then go in, and shut the door behind you and your children, and start pouring into all these vessels; when each is full, set it aside.”⁵ So she left him and shut the door behind her and her children; they kept bringing vessels to her, and she kept pouring.⁶ When the vessels were full, she said to her son, “Bring me another vessel.” But he said to her, “There are no more.” Then the oil stopped flowing.⁷ She came and told the man of God, and he said, “Go sell the oil and pay your debts, and you and your children can live on the rest.”²⁸

²⁷ Martin Luther King Jr., *Strength to Love* (Minneapolis, MN: Fortress Press, 2010), 139.

²⁸ 2 Kings 4:1-7, New Revised Standard Version (NRSV). Unless otherwise noted, all scripture references in this document are from the NRSV.

The story of Elisha and the Widow's Oil in 2 Kings 4:1-7 is an example of God's concern for kings and kingdoms and the nameless and faceless people living in difficult circumstances. The Bible is clear about God's deep concern for widows and the fatherless (Psalm 68:5, Isaiah 1:17, Psalm 68:5). This story is an example of how God's servants are expected to show compassion towards the most vulnerable in society.²⁹ The story also clarifies that those living under economic threats must be empowered to take an active role in addressing their dire circumstances. This collaboration between the representative of God and those living under economic threats will be an effective template to address the issue of poverty in Shivley.

Historical Context

The book of 2 Kings is one of twelve books that constitute the Historical books of the Old Testament. Joshua through Esther, which includes 1 and 2 Kings deals, especially with the history of the Nation of Israel. The historical section begins with Israel taking possession of the promised land and concludes with the deportation of the divided nation into exile because of their unfaithfulness to the covenant of God.³⁰ The books of 1 King and 2 Kings are considered one literary work in the Hebrew canon. According to the *New Interpreter's Bible Commentary*, "...it was only in the late Middle Ages when, under the influence of the Greek and Latin versions, the division began appearing in Hebrew manuscripts. Hence, from a literary viewpoint, it is more accurate to speak of a 'book of

²⁹ Adeyemo, Tokunboh. *Africa Bible Commentary: [A One-Volume Commentary]/ Tokunboh Adeyemo, General Editor*. Nairobi, Kenya: WordAlive Publishers, 2006), 446.

³⁰ David S. Dockery, *Holman Bible Handbook* (Nashville, TN: Holman Bible, 1992), 258.

Kings' rather than the 'books of Kings.'"³¹ Traditionally, Jeremiah has been considered the author of the book of Kings. Still, recently that theory has been challenged with others theorizing that the book of Kings was the work of a Deuteronomic school of writers working over the seventh and sixth centuries. Scholars point to the difference in writing styles between the book of Jeremiah and the book of Kings as evidence that Jeremiah is not the author. Scholars also believe the books were written by a single author using multiple sources such as the "book of the annals of Solomon" in 1 Kings 11:41, the book of the "annals of the kings of Israel" in 1 Kings 14:19, and the book of the "annals of the kings of Judah" in 1 Kings 14:29.³² The best evidence currently available leans towards Jeremiah not being the author.

There is considerable debate concerning the exact date of the writing of the book of Kings. *The Africa Bible Commentary* concludes: "2 King closes with King Jehoiachin's release from prison by the Babylonian king Evil-Merodach, who became king of Babylon around 560 BC (2 Kings 25:27-30). The book probably took its final form shortly after that date. However, parts of it were probably written before that date. The evidence for this is the repeated reference to the annals of the kings of Judah and the annals of the kings of Israel."³³ There is more agreement among scholars that the nation of Israel was the intended audience for the book of Kings than for the date of its writing and author.

³¹ Leander E. Keck, ed. *The New Interpreter's Bible Commentary: Volume 3: 1 Kings–Judith* (Nashville, TN: Abingdon Press, 1994), 4.

³² E.D. Radmacher, et al, eds. *The Nelson Study Bible: New King James Version*. (Nashville, TN: Thomas Nelson, 2011), 607.

³³ Adeyemo, *Africa Bible Commentary*, 409.

Nevertheless, the author or authors intended to provide a historical narrative of the nation of Israel and explain the spiritual erosion of the covenant relationship between God and His people. Ultimately, the book of Kings provides the historical basis for the judgment announcements against the nation by the major and minor prophets.

Literary and Canonical Contexts

The story of Elisha's prophetic ministry begins in 1 King and concludes in 2 Kings. In 1 Kings 8:19-21, the LORD instructs Elijah to anoint Elisha to succeed him as a prophet to the Nation of Israel. At the time, Elisha's life was consumed with plowing his family's land with twelve yokes of oxen. The twelve yokes of oxen may indicate that Elisha came from a family of economic means, which makes his sensitivity to the widow's plight a reflection of his devotion and obedience to God. It should also be noted that after his anointing by Elijah, Elisha slaughtered and cooked the twelve oxen and gave the food to the people in the community.

Elisha's obedience to God's call and thoughtfulness toward God's people indicates that Elisha was community-oriented from the onset of his prophetic ministry. Elisha would spend time as Elijah's attendant as the latter battled against the ungodly King Ahab and Bathsheba. Elisha would eventually succeed Elijah as God's spokesperson in the book of 2 Kings. 2 Kings chapter 2 tells the events of Elijah being taken up into heaven in a chariot of fire (2 Kings 2:11-12) and Elisha requesting a double portion of Elijah's spirit before his departure (2 Kings 2:9-10).

Moreover, Elisha's request was rooted in Deuteronomy 21:17, which declares that the firstborn son is to receive a double portion of his father's estate; therefore, Elisha's

request was to inherit the prophetic ministry of Elijah. Elisha's request revealed his faith in God and the depth of his relationship with Elijah; therefore, his request was honored by God.

As Elisha began his prophetic ministry, the dominant questions were: What type of ministry would he carry out? Would his ministry be similar to that of Elijah and engage the corrupt Kings of the nation in an attempt to lead them back into a faithful covenant relationship with God? Would he be a miracle worker like his predecessor? Ultimately, Elijah and Elisha's prophetic miracles and ministries would have similarities and differences. *The Journal of Hebrew Scriptures* observes that:

Although the popular view of Elijah in Jewish folklore, from the Talmudic period to the present, sees him as working miracles to deliver individuals and the community, in the Bible itself, Elijah performs only two miracles at his initiative, both of them for the widow of Zarephath who provides him with lodgings, and then only after he has subjected her to two harsh tests, one of character and one of faith. Elisha, on the other hand, although referred to as a prophet, is usually not characterized as a messenger-prophet, but rather as a holy man of God (2 Kgs 4:9), endowed with supernatural powers, which he uses to work miraculous rescues of individuals and communities. He performs these miracles at his native rather than as the representative of the Lord. In most cases, including the miraculous jar of oil, he does not address the Lord in prayer before performing a miracle. The Elisha stories emphasize the role of the man of God in the miraculous event and downplay that of God himself.³⁴

While generally correct, I contend the last statement in the previous paragraph is somewhat problematic. The Elisha stories provide another view of God's working in people's lives without downplaying him. It would be similar to saying that the book of Esther downplays God because neither He nor miracles, the law, or the temple are mentioned. Yet the story of Esther honors and elevates God in the lives of His people.

³⁴ Yael Shemesh, "Elisha and The Miraculous Jug of Oil (2 Kgs 4:1-7)," *The Journal of Hebrew Scriptures* 80 (December 31, 2008), 8.
<https://journals.library.ualberta.ca/jhs/index.php/jhs/article/view/6202>.

In contrast to Elijah, it is noted that the first official act of the prophet of Elisha was not a confrontation with the King but a miracle in response to the community's cry. The people of the city of Jericho pleaded with Elisha to heal their contaminated water, making their land unproductive (2 Kings 2:19-22). Elisha instructed the people on the steps necessary to create the environment for the miraculous to happen. They were instructed to provide Elisha with a new bowl and put salt in it. The people obeyed his instructions, and Elisha prayed on behalf of the Lord: "I have made this water wholesome; from now on, neither death nor miscarriage shall come from it." As a result, the water became whole, according to the word that Elisha spoke (2 Kings 2:19-22).

It is essential not to miss the significance of this event in the ministry of Elisha. Elisha would begin his ministry by empowering a community to make their land productive. The people of Jericho were not looking for a handout but assistance to make productive use of what they already possessed. Our communities need the local church to be their "Elisha" and assist them in healing their land so that it and they might be productive. Unfortunately, too many pastors and faith leaders are more interested in "speaking truth to power" than giving hope to the hopeless. God has called his representatives to engage in both forms of ministry with equal passion and commitment without neglecting either.

In 2021, during the protests for social justice and the COVID-19 pandemic, which disproportionately affected the African American community, many cried out for help and healing, but the church was not listening. Like Elijah, Elisha's first miracle is a significant signal that his prophetic ministry will have a slightly different tone and tinder than that of Elijah. Elisha would be involved in more significant political issues of the

kingdom. Still, his first miracle foreshadows his interaction with the common people negatively affected by the nation's movement away from God. The local church needs to fulfill the same role as Elisha, as the community is negatively affected by public policies and the ongoing pandemic pushing people farther to the margins of society. The church must simultaneously confront problematic public policies while empowering community residents to improve their social and economic living conditions. It is not an either-or proposition but a both-and imperative.

In demonstrating his national responsibilities, Elisha's next miracle would be on behalf of Jehoshaphat and the King of Judah in their battle against the Moabites (2 Kings 3). Immediately following the victorious intercession on behalf of the Kings, Elisha shifts his intervention to the common people. The transition in 2 Kings 4 is significant because it signifies God's concern for those living on the margins of society.

The Abingdon Old Testament Commentary on 2 Kings correctly points out that "the role of the prophet, so often depicted as advising or confronting kings with their sin, is here revealed as equally and intimately intertwined with the lives of the people."³⁵ 2 Kings 4 contains four different miraculous stories of Elisha interceding on behalf of God's people: Elisha helps the widow (Kings 4:1-7), Elisha raises a Shunammite woman's son back to life (2 Kings 4:8-37), Elisha saves the Company of the Prophets from poison in a pot of stew (2 Kings 4:38-41), and Elisha feeds a hundred men with twenty loaves of bread in 2 Kings 4:42-44.

³⁵ Gina Hens-Piazza, *Abingdon Old Testament Commentaries: 1-2 Kings* (Nashville, TN: Abingdon Press, 2006).
<https://www-ministrymatters-com.dtl.idm.oclc.org/reader/9781426759734/#part02ch04.html!part2ch4>

There are several similarities between the miracles of Elisha and the miracles of Jesus within this chapter. For example, the raising of the Shunammite's son is similar to when Jesus raised the widow Nain's son back to life (Luke 7:1-17), and Elisha's feeding of the hundred is similar to Jesus' feeding of the five thousand with two fish and five loaves of bread (Matthew 14:13-21). The prophetic ministries of Elijah, Elisha, and Jesus all display the heart of God for his people regardless of their social status. Likewise, as followers of Christ, we must be willing to follow His prophetic example and engage those living in the shadows of society.

In the passages following the miracles of Elisha on behalf of the common people, he interceded on behalf of Naaman, the commander of the army of Israel (2 Kings 5:1-19). Elisha warned the King of Israel against the attacks of the Arameans (2 Kings 6:8-23). He rebuked the King of Israel for his lack of faith (2 Kings 6:32-7:2), prophesied that Hazael would become King of Aram and do harm to the Israelites (2 Kings 8:7-13), and anointed Jehu King of Israel in fulfillment of God's words to Elijah (1 Kings 19:15-17). Elisha also prophesied on behalf of Jehoash, King of Israel (2 Kings 13:10-19), and performed his final miracle, which occurred after his death when a man was brought back to life after coming into contact with his bones (2 Kings 13:20-21). Elisha's ministry spanned the deliverance of a widow and her children from poverty to the deliverance and anointing of Kings. God simultaneously had His eyes on the King and peasants. Similarly, He has his eyes on the President as well as the single mother struggling to put food on her table.

The Outline of the Passage

- I. A Widow's Cry to the Prophet (v.1)
 - a. My Husband is dead (v. 1a)
 - b. My Husband feared the Lord (v. 1b)
- II. The Widow's Predicament and Elisha Response (v. 1c-3)
 - a. The economic threat of enslavement for her children (v.1c)
 - b. Elisha questions the widow about her resources (v. 2a-c)
 - c. The Widow's limited resources (v. 2d)
- III. Elisha provides Godly instructions to the Widow (v. 3-5)
 - a. Borrow empty vessels from the community (v. 3)
 - b. Shut the door and pour the oil (v.4)
- IV. The Miracle of Oil (Vv. 5-7)
 - a. The Widow's obedience (v. 5)
 - b. The vessels are full and the oil stops flowing (v.6)
 - c. The widow returns to the Man of God (v.7a)
 - d. The command to sell the oil and live on the rest (v.7b-c)

A Detailed Analysis

2 Kings 4:1 – Scene 1: Setting the scene

“Now the wife of a member of the company of prophets cried to Elisha.” In chapter 4, there is a lack of identifying information concerning the recipients of the miracles. The primary character in this story is referred to as the “wife” or “she”; neither her husband’s nor her children’s names are mentioned. In the following story, the woman at the heart of the story is simply called the “Shunammite” of we she lived. According to the *Abington Old Testament Commentary*:

The lack of characters’ identities across these stories coincides with their lack of social standing in the nation of Israel. There are no kings, captains, or royal officials within the group of actors. Instead, widows, people who work the land, folk who live in towns, and members of a crowd are the key actors in these tales. They represent the nameless, faceless, collective community that is always in the

background in the stories about kings, and are often the objects of exploitation by the ruler.³⁶¹⁰

One cannot help but see the parallel to today's society. The most vulnerable, especially women and children, are referred to in derogatory terms such as "baby's momma," "welfare queens," or "rugrats;" and are treated as problems instead of people with problems. In 2 Kings 4, the widow may not have had a name, but she had an agenda and was willing to act boldly throughout this encounter with the prophet. Shemesh argues, "All three scenes begin with an action taken by the widow: in the first scene, she cries to Elisha for assistance (v. 1); in the second scene, she goes and carries out his instructions (v. 5); and in the last scene she returns (v. 7) and tells him what has happened."³⁷

Initially, she approached the prophet Elisha which was a bold move for a woman in a male-dominated culture such as Israel, but she had a justification for her actions. The woman's deceased husband was a loyal member of the company of prophets. The company of prophets is first mentioned in 1 Samuel 10:9-11 during the appointment of Saul as the first King of Israel. When Saul arrived in Gibeah to be declared King by Samuel, he was met by a procession of prophets, and the Spirit of God came upon him in power, and he began to prophesy with the prophets. The prophesying of Saul was evidence that he had been changed into a different person and prepared to be King. This procession of prophets would later become known as the company of prophets.

The company of prophets was a religious community that started in response to the apostasy within the nation of Israel. They sought to edify one another in the worship

³⁶¹⁰ Hens-Piazza, *Abingdon Old Testament Commentaries: 1-2 Kings*.
<https://www-ministrymatters-com.dtl.idm.oclc.org/reader/9781426759734/#part02ch04.html!part2ch4>

³⁷ Shemesh, "*Elisha and The Miraculous Jug of Oil (2 Kgs 4:1-7)*", 6.

of God under the leadership of prophets such as Samuel, Elijah, and Elisha.³⁸ These prophets were based in different cities. The prophets from both Bethel and Jericho questioned Elisha about the impending taking of Elijah into heaven (2 Kings 2:3-5). After Elijah had been taken up into heaven in a chariot of fire, the company of prophets from Jericho (2 Kings 2:15) sought and received permission from Elisha to search for Elijah. Elisha became the company's leader upon their return from their unsuccessful search.

Elisha's obligation to the company of prophets and the accompanying responsibilities to their families would be central to his interaction with the widow. Upon this perceived obligation, the widow courageously cried out to Elisha in her time of need. She cries out to Elisha because he was viewed as a spiritual and community leader.³⁹ Someone who could help those in desperate situations regardless of their status.

There are a great many people that are not members of a local church but will seek out the church in times of need. This is especially true of the poor and vulnerable, who seem to be constantly under siege by over-policing and policies that rob them of health, wealth, and dignity. They may view the local church as detached from the community at large. Yet, their parents have memories of a different church. The local church's danger is that these stories are no longer being communicated generationally, and a time is quickly approaching when the local church and God are no longer viewed as a resource in desperate moments. It must be pointed out that the local church serves a different role than government agencies in times of crisis. In an article entitled "The Prophet Elijah as an Agent of Change for Community Development," Nantenaina,

³⁸ Ira M. Price, "The Schools of the Sons of the Prophets," *The Old Testament Student* 8, no. 7 (March 1889): 244. <http://www.jstor.org/stable/3156528>.

³⁹ John Barton and John Muddiman, eds. *The Oxford Bible Commentary* (New York, NY:Oxford University Press, 2013), 250.

Raveloharimisy, and McWilliams state, “The woman is not going to a court of law, but the man of God. Her appeal is a cry for help by a person in distress, not a request for protection under the law: the widow has no legal grounds to sue the creditor, acting according to the law, even if not mercifully.”⁴⁰

2 Kings 4:1-2 - Scene 2: Rising action (The Problem)

“Your servant, my husband, is dead, and you know that your servant feared the LORD.” The nameless widow quickly shares her problem with the prophet. The widow’s husband, a God-fearing member of the company of prophets, has died. The widow was strategic in pointing out that her husband was a servant to Elisha and feared the Lord. She wants to clarify that she perceives Elisha as obligated to help her based on her husband’s faithful service to him and God. She also relied on God’s unique concern for widows and the fatherless. *The Africa Bible Commentary* states: “This incident is a reminder to us to be sensitive to the problems that widows face and to actively seek ways to meet their needs. It also serves as an assurance to widows that they can trust the Lord to provide for them.”⁴¹

The widow trusted that the prophet would adhere to the word of God and help her.

“But a creditor has come to take my two children as slaves.” The widow explains that her husband died, leaving debts that she is unable to pay; therefore, her husband’s creditor has threatened to enslave her two children to satisfy the debt. Now the actions of

⁴⁰ Lollo Zo Nantenaina, Joel Raveloharimisy, and Karen McWilliams, “The Prophet Elijah as an Agent of Change for Community Development,” *Journal of Applied Christian Leadership* 9, no. 2 (2015): 7.

⁴¹ Adeyemo, ed. *Africa Bible Commentary: A One-Volume Commentary*, 446.

the creditor were legally permissible according to Leviticus 25:39-45; however, they may not have been the morally correct application of the law.

The Oxford Bible Commentary points out that the laws concerning debt collection were not always applied justly: “In the eighth century, though, as the prophets complain, this method was used systematically to rob farmers of their land (Isa. 5:8, Am 2:6; Mic 2:2). The present story shows how hard slavery to debt can hit a socially weak family. In the eyes of the law, a widow has lost the protection of her husband; if she then loses the support of her sons, she runs the risk of ruin.”⁴² The same issue exists with single mothers in today’s poorest communities. Payday lending is an example of a modern-day practice that is legally acceptable but, in too many cases, has morally reprehensible results. The exploitative nature of high-interest rates among payday lenders became so egregious that the state of Kentucky had to create a database to track the suspicious activities of Pay Day Lenders and increase enforcement regulations concerning the amount of interest they could charge.⁴³

Unfortunately, many Pay Day Lenders still take advantage of those with no other place to turn in times of financial crisis. Like many today, the widow faced an uncertain future for her children and herself. A woman “with no other economic supports than a husband or sons, in a patriarchal society a widow who loses her children, is particularly vulnerable.”⁴⁴ She would often be forced into prostitution or begging to provide for

⁴² Barton and Muddiman, eds. *The Oxford Bible Commentary*, 250.

⁴³ Jere Downs, “Ky. Payday Lenders Face Stiffened Enforcement,” Louisville Courier Journal, August 22, 2014, <https://www.courier-journal.com/story/money/2014/08/22/ky-payday-lenders-face-stiffened-enforcement/14402003/>

⁴⁴ Hens-Piazza, *Abingdon Old Testament Commentaries: 1-2 Kings*. <https://www-ministrymatters-com.dtl.idm.oclc.org/reader/9781426759734/#part02ch04.html!part2ch4>

herself and her family's needs. Similar circumstances exist in Shively, Kentucky, with 55% of single mothers living in poverty, according to City-Data. Many mothers have limited options to change their situations and have desperately called God. Is anyone listening? Marvin McMickle, in his book, *Where Have All The Prophets Gone?* states:

The Mosaic covenant included a series of clear commandments to care for widows, orphans, and strangers among them. When the people of Israel lost sight of that commandment, the prophets reminded them. Now as then, there is a need to lift the conditions of widows, orphans, and strangers. Today they take the form of single women, many living in great poverty, abandoned by husbands and boyfriends, and raising children by themselves.⁴⁵¹⁹

² "Elisha said to her, "What shall I do for you?" Elisha's initial question to the widow could be interpreted as an effort to challenge her to fully engage in the problem-solving process instead of simply being a passive victim. Elisha may have also asked the question because he was not in a legal or financial position to do anything on her behalf.⁴⁶ Unfortunately, many churches use the excuse that they are not in a legal or financial situation to help those trapped in poverty for their indifference.

The needs of the community seem too significant and complex for the church to do anything but treat the symptoms of poverty without addressing the systemic causes of poverty or providing long-term solutions. Instead, many churches have a benevolence policy limited to members only and limit the amount of financial assistance a person can receive in a calendar year. Yet these policies indicate that poverty is still a persistent problem for many people. The issue for local churches is a lack of financial resources and

⁴⁵¹⁹ Marvin A. McMickle, *Where Have All the Prophets Gone?: Reclaiming Prophetic Preaching in America* (Cleveland, OH: The Pilgrim Press, 2006), 5-6.

⁴⁶ Barton and Muddiman, John, eds. *The Oxford Bible Commentary*, 250.

a poor understanding of the legislative process. Fortunately, Elisha had a supernatural solution to the widow's desperate situation.

“Tell me, what do you have in the house?” She answered, “Your servant has nothing in the house except a jar of oil.” Elisha's second question indicates that he was unfamiliar with the widow's resources and needed a full accounting of what was available for God's use. Elisha's question also refocuses the widow's search for a solution to her available resources. Lastly, the prophet's question is a crucial moment in the story and central to accumulating income-producing assets. It places those under duress and their resources at the heart of resolving their issues.

The local church and government agencies tend to view solutions for community problems only from the perspective of their resources while never imagining that the community might possess the human and intellectual capital to generate workable solutions. In many cases, community members do not recognize the significance of the resources within the community. They initially have the same perception as the widow; that is, what they have is not enough to overcome the obstacles that plague their community. The widow believed that she had nothing that could be used to resolve her situation, but she underestimated the power and presence of God to make a lot out of a little.³

He said, “Go outside, borrow vessels from all your neighbors, empty vessels and not just a few. Elisha provides the widow with what she needs most, guidance, support, hope, and a plan, not necessarily his resources. She needed to know that something could be done about her situation and that someone cared. All she needed was a plan and an opportunity to work towards changing the future for herself. When programs are directed

towards the poor, they are focused on the allocation of resources and short-term results without consideration of the need for acknowledgment, guidance, and the instilling of hope. Elisha instructed the widow to enlist her neighbors' support and limited resources. She must have initially been puzzled by the instruction to ask for empty vessels instead of full vessels,⁴⁷ but Elisha had a better plan in mind. Elisha's plan would bring glory to God and hope to the entire community instead of just one family.

The question is asked: Could it be that a request for full vessels would have drained what little resources existed in the community, thereby putting other families at risk? These are some of the issues one must consider when mobilizing community resources. Ultimately, the request was spread across the entire community so that no one family was put in economic harm. Elisha does not offer any assistance beyond a plan of action and helping the woman to identify the resources in her home and community. The prophet's task was to create an environment where the widow could succeed through faith in God, obedience, and hard work. Everything the widow needed was within her grasp, but she needed the prophet to intercede on her behalf and provide the necessary support and guidance to resolve her issue.

⁴ Then go in, shut the door behind you and your children, and start pouring into all these vessels; when each is full, set it aside." Elisha spoke these instructions with complete authority and confidence that God would provide a miracle. The accomplishment of this miracle would require complete engagement and focus from the woman and her children. Thus, Elisha instructed her to shut the door behind them. Sometimes opportunities are missed because of the influence of doubters. One must take

⁴⁷ Nantenaina, Raveloharimisy, McWilliams, *The Prophet Elijah as an Agent of Change for Community Development*, 11.

every precaution to protect what God is doing in their life and community. *The Pulpit*

Commentary: 2 Kings states:

The miracle was to be performed secretly. Attention was not called to it—perhaps the prophet would have been overwhelmed with applications from others, or perhaps the act was not a mechanical one but required that, during its performance, the hearts of the woman and her sons should be lifted in prayer, adoration, and thankfulness to God for mercy. Interruption from without would have interfered with the frame of mind which was befitting the occasion. Compare our Lord’s secret performance of many miracles.⁴⁸

In today’s society, the opposite philosophy is applied to charitable acts of giving. Rather than helping behind closed doors, Christians take self-serving selfies of their good works to gain ‘likes’ on social media.

2 Kings 4:3-6 - Scene 3: Climax

“So she left him and shut the door behind her and her children; they kept bringing vessels to her, and she kept pouring. ⁶ When the vessels were full, she said to her son, “Bring me another vessel.” A vital aspect of the miracle of the oil is the exercising of faith. The widow exercised her faith in the prophet of God that his unusual instructions would solve her problem. It was by faith that she went into her house with empty vessels in her hands and limited resources on her shelves and began to pour the oil. She could not have known the outcome of this act of faith, but she had placed her trust in God and His representative.

The widow also provided an example of faith for her children to follow. The widow’s children exercised their faith in their mother and joined the effort of filling the

⁴⁸ H.D.M. Spence-Jones, ed., *The Pulpit Commentary: 2 Kings* (New York, NY: Funk & Wagnalls Company, 1909), 64.

empty vessels. They had questions about the empty vessels and the small amount of oil, but they faithfully carried the vessels back and forth until none were left. Possibly, the children had heard their father's stories of serving with the company of prophets and the mighty acts of God and had taken on their father's faith. Now they would be able to experience the power and presence of God in their own lives. They were presented with an opportunity to participate in their deliverance and faithfully rose to the challenge. Any successful effort to uplift a community must recognize that every person, regardless of age or background, can make a meaningful contribution.

"But he said to her, 'There are no more.' Then the oil stopped flowing." The oil did not stop flowing until the widow used up all her resources. The researcher will not attempt to explain, define, or debate the miraculous pouring of the oil. It is accepted at face value for this project as a biblical example of God supernaturally altering the laws of nature on behalf of his people. The miracle's result is that God's grace and mercy were no longer restricted to the mighty and powerful but also the poor and needy. The widow, her children, and their neighbors have become witnesses to the awesome power of God. Imagine the transformation that would take place in our communities if our children and neighbors began to witness the power of God in life-changing ways within their own homes.

2 Kings 4:7 - Scene 4: Resolution (Ending)

"She came and told the man of God, and he said, Go sell the oil and pay your debts, and you and your children can live on the rest." The woman understood the need to return to Elisha for final instructions. She did not turn away from God's representative

once the immediate threat was averted, which sometimes happens in the local church.

“We should note that she does not dare do anything with the oil until she receives explicit instructions from Elisha. The reverence with which she treats the oil, acquired miraculously, is evidence of her reverence for the person who caused the miracle.”

Interestingly, this is the first time in scripture that Elisha is called “Man of God.” It was not his first miracle, and he is less involved in this miracle than in previous miracles, so why call him “Man of God” now? Could it be that the act of helping this widow and her children was so close to the heart of God that it demonstrated that Elisha was indeed a “Man of God” on the same level as Elijah? *A Commentary on the Holy Scriptures: 2 Kings* has a wonderful view on the concept of “Men of God”: “The fact that Elijah and Elisha both help and relieve a widow and her children has its ground in the character and calling of the two men as “Men of God,” as they are designated both here and there (ver. 7, and 1 Kings 17:18).”⁴⁹²³ Elisha, the Man of God, empowered the widow to permanently address the threat against her family while working within a legal but corrupt system. By helping the widow, Elisha was demonstrating the very heart of God while allowing her to reveal her faith in God. *The Abingdon Old Testament* notes that “hence, the woman’s crisis is addressed and so also is the cycle of poverty that threatens a widowed woman with children in the ancient patriarchal context. Moreover, the miracle has come about by the woman acting to solve her problem, thus empowering her to address her crisis”.⁵⁰

⁴⁹²³ John Peter Lange, Philip Schaff, W.F. Behr, Edwin Harwood, and B. A. Sumner. *A Commentary on the Holy Scriptures: 2 Kings* (Bellingham, WA: Logos Bible Software, 2008), 46.

⁵⁰ Hens-Piazza, *Abingdon Old Testament Commentaries: 1-2 Kings*.
<https://www-ministrymatters-com.dtl.idm.oclc.org/reader/9781426759734/#part02ch04.html!part2ch4>

Synthesis

Three main theological points emerge from an analysis of 2 Kings 4:1-7. First, the text demonstrates God's concern for those living on the edge of society under the constant threat of economic, political, and social oppression. It is clearly stated throughout the Old and New Testaments that God is willing to miraculously respond to those who cry out to Him in faith. The story of Elisha and the widow's oil is an example of fulfilling those promises. The widow's pleas to Elisha were essentially a plea to God Himself to intercede on behalf of her family. God responded to her cries by empowering her to act on faith in addressing her need. The same concern and response are expressed in the life and ministry of Jesus. For example, when the Canaanite woman cried out to Jesus on behalf of her demon-possessed daughter, Jesus challenged her to demonstrate her faith. He eventually commended her great faith and healed her daughter (Matthew 15:21-28). Likewise, the same expression of concern and response should exist with the poor from the local church.

Second, the story of Elisha's ministry in the book of 2 Kings demonstrates that the ministry of God's representative is multi-dimensional. Elisha was called to intercede on behalf of the King of Israel, but he was obliged to intervene on behalf of the lowest in society. The same multi-dimensional ministry can be found in the life of Jesus, and he was equally comfortable confronting the religious establishment and healing the blind and the lame (Matthew 21:12-14). If Jesus had a multi-dimensional ministry that spoke truth, power, and hopes to the hopeless, His church should have the same type of ministry.

Thirdly, the text demonstrates that exercising faith is key to experiencing the miraculous. One must be willing to move and act in faith in response to the commands and requirements of God. The widow expressed her faith by quickly acting on the instructions of Elisha despite his lack of involvement and no clear path to resolution. The widow's obedience creates the ideal environment for her to experience the miraculous. On several occasions, we see similar interactions between Jesus and the people He challenged to step out on faith. For example, Peter experienced a miraculous catch of fish because he was willing to head into the deep water at the command of Jesus, even though his experience told him the effort was futile. The key to addressing personal and community issues has always been the exercising of faith by those most directly impacted, so the church is responsible for creating opportunities for the poor to experience the miraculous through faith.

Reflection

The story of Elisha and the Widow's oil demonstrates God's concern for those living on society's margins, and that concern has not changed. God is still listening to the pleas for help from the 28% of single mothers living in poverty in Shively, Kentucky. God still sees the generational impact of poverty upon the 55% of children living in poverty in Shively.⁵¹ The poor in Shively has been crying out to the religious, governmental, and business communities about the legal, economic, and political systems that threaten their existence for years. Antioch Missionary Baptist Church must take on

⁵¹ City-Data, "Shively, Kentucky," accessed on October 17, 2020, <http://www.city-data.com/city/Shively-Kentucky.html>.

the prophetic mantle of Elisha and address the cries of the hopeless to become an agent of change:

Elisha became an agent of change, someone who took stock of the problem and, in response, affected some changes that improved the lives of individuals and communities. Just as Elisha saw and met the needs of people in his time, modern Christian leaders and their congregations are responsible for confronting the general spiritual and moral decline in society and aid suffering people.⁵²

The local church must have the courage to do the same.

Conclusion

In summary, the story of Elisha and the widow's oil provides a biblical foundation for utilizing an Asset Development program to address Shively's poverty issue. The heart of the plan is empowering community members to take the lead in resolving community issues of poverty. Elisha provided an example of giving enough support to create space for the individual to experience the presence and power of God in their life. The widow's faith and hard work response created an environment receptive to the miraculous. The resulting miracle had a life-changing impact on her, her children, and presumably her neighbors. An Asset Development program has the potential to make a transformative difference in the lives of the residents of Shivley.

The need to examine the utilization of the Asset Development program in Shivley is critical to addressing the issue of poverty because King was right, "poverty is one of the most urgent items on the agenda of modern life. There is nothing new about poverty. What is new, however, is that we have the resources to get rid of it."⁵³

⁵² Nantenaina, Raveloharimisy, McWilliams, *The Prophet Elijah as an Agent of Change for Community Development*, 11.

⁵³ Martin Luther King Jr., *Nobel Peace Prize Speech* (Oslo, Norway: December 10, 1964).

CHAPTER THREE

HISTORICAL FOUNDATIONS

Introduction

Walter Rauschenbusch (1861-1918) is considered by many to be the architect of the Social Gospel Movement of the early 20th Century in America. The Social Gospel Movement applies Christian Ethics to address social issues such as poverty, economic inequality, crime, race relations, child labor laws, unionization efforts, and war. Rauschenbusch's book, *Christianity and the Social Crisis*, published in 1907, provided the moral and theological foundation for the Social Gospel Movement. Admittingly, Rauschenbusch and the Social Gospel Movement have their critics, but their positive influence upon America and other theologians, such as Dr. Martin Luther King, Jr. (King), is undeniable. Examining Rauschenbusch's life and developing his concept of the Social Gospel should prove to be informative and motivational in addressing the issue of poverty in Shivley, Kentucky.

This chapter will explore the influence of Rauschenbusch's father on his childhood, the challenges of his first pastorate in Hell's Kitchen, his theological and social conscience development, the publishing of *Christianity and the Social Crisis*, the impact of World War I on his popularity, the arguments of his critics, and his influence upon King. This chapter will also explain Rauschenbusch's legacy and the Social Gospel

Movement providing the Historical Foundation for utilizing the Asset Development Program to address the issue of poverty in Shively, Kentucky (Shively).

August Rauschenbusch

Walter Rauschenbusch was born in Rochester, New York, in 1861 to a German immigrant family. The family came to the United States in 1846, two years before the German Liberal Revolution of 1848.⁵⁴ Rauschenbusch's father, August Rauschenbusch, brought his family to America in response to a revelation from God.⁵⁵ August desired to treat America as a mission field, given the influx of Germans to America between 1835 and 1850. He was a sixth-generation Lutheran pastor whose driving passion as a minister was to save souls and make the members of his congregation aware of their sins and encourage them to accept Jesus Christ as their Lord and Savior. The elder Rauschenbusch was a part of a family heritage that valued German pietism and independence. The pietism that August practiced stressed an individual's piety as a means of promoting spiritual renewal combined with a strong devotional and prayer life. He was very adamant about rejecting all forms of creedal orthodoxy.⁵⁶ August became a Baptist after determining that they followed the New Testament more closely than any other Christian denomination.⁵⁷

⁵⁴ Anna M. Singer, *Walter Rauschenbusch and His Contribution to Social Christianity* (Eugene, OR: Wipf & Stock Publishers, 2007), 17.

⁵⁵ D. Smucker, *The Origins of Walter Rauschenbusch's Social Ethics* (Montreal, Canada: McGill-Queen's University Press, 1994), 23.

⁵⁶ Christopher H. Evans, *The Kingdom is Always But Coming: A Life of Walter Rauschenbusch* (Waco, TX: Baylor University Press, 2010), 3.

⁵⁷ Richard Wilson, "Walter Rauschenbusch: Theologian of Justice," Good Faith Media, June 24, 2003), <https://goodfaithmedia.org/walter-rauschenbusch-theologian-of-justice-cms-2738/>.

Christopher H. Evans, in his book, *The Kingdom is Always But Coming: A Life of Walter Rauschenbusch*, states that August Rauschenbusch “saw in the Baptists not only piety but also a tradition that honored the individual’s experience. August believed that Baptists demonstrated that Christianity’s redemptive power came not through church dogma but the power of Christian experience.”⁵⁸ He reached this conclusion about the Baptist after working for the American Home Missionary Society at Pine Oak Baptist Church in Mt. Sterling, Missouri. It was during this time that Rauschenbusch committed himself to extend the gospel outside the walls of the church into society. For example, he would lead the church to affirm that no slaveholder can ever be a member or be a Communicant of this church. In taking such a strong position, Rauschenbusch demonstrated that he was not afraid to take a firm stance on the most outstanding moral issue facing his new country. The same spirit of conviction would eventually compel his son to address the social issues in the community surrounding his church.

A similar pattern of parental influence emerges when one examines the relationship of Rauschenbusch’s most notable admirers, Dr. Martin Luther King, Jr., with his father, Rev. Martin Luther King, Sr. As pastor of Ebenezer Baptist Church, King, Sr. preached a social gospel that combined personal salvation with the prophetic need to apply the teachings of Jesus Christ to the daily lives of black people living under segregation. King, Sr.’s, often unappreciated, but significant work in the Civil Rights Movement laid the foundation for his son’s subsequent impact on the Movement and history. August and King, Sr.’s examples demonstrate today’s fathers’ desperate need to

⁵⁸ Evans, *The Kingdom is Always But Coming*, 8.

become more involved in their children's lives because their influence could have historical ramifications.

The Formative Years

August Rauschenbusch had high expectations for his son. Walter, from the very beginning, wrote to a friend regarding the birth of his son:

I know you will be happy to hear the news on April 24th that there was born to my wife a strong boy. Mother and child are thus far getting along very well. You may well imagine that we look upon this son as a welcome and worthy gift from God. If you would show me kindness, then pray (not often, not daily, not ceaselessly, no, pray) only once that God might bless my son, who has inherited nothing from me but sin, death, and damnation, and allow him to inherit life and salvation in Christ; so that he might become a firebrand, toward which he already has all the tendencies, thanks to his parents, but a child of grace and an heir of heaven, and if it pleases God, may he in his day become a fruitful representative of truth in this false and untruthful world.⁵⁹⁶

God answered August's prayer request because he asked a young Walter what he wanted to be when he grew up, and he responded to John Baptist. At seventeen, Walter describes having a conversion experience that resulted in his acceptance of Jesus Christ as Lord and Savior. One should never underestimate the power of praying for the salvation and future of our children, and it could result in a world-changing follower of Jesus Christ.

The Rauschenbuschs' upper-middle class status afforded them the means to expose their children to different cultures, which gave Walter a wide breadth of knowledge and understanding. In 1865, the entire family moved to Germany for four years, which enabled Rauschenbusch to grasp his family's rich heritage. In 1879, he entered the Evangelical Gymnasium in Germany, where he learned classical, biblical, and modern languages. While studying in Germany, he sensed a call to ministry and

⁵⁹⁶ Smucker, *The Origins of Walter Rauschenbusch's Social Ethics*, 12.

described it as a second conversion experience. From that moment on, he made preaching and saving souls his primary focus of ministry.⁶⁰⁷ He later enrolled in the University of Berlin in 1883 but returned to America and simultaneously enrolled in the University of Rochester and English Seminary. He eventually earned his Bachelor of Arts degree from Rochester in 1884, a diploma from the German Department in 1885, and a Bachelor of Divinity degree from English Seminary in 1886.⁶¹⁸

Pastorate - Second German Baptist Church

In 1886, at the age of twenty-five, Rauschenbusch accepted a call to pastor the Second German Baptist Church in New York City's Hell's kitchen. He described the congregation as "consisting of about 130 members. But of course, this means that a much larger number are under my pastoral care and on-one else's. Almost all of them live on the West Side in the large tenement houses where often twenty-five families live in one building. Some have some means; most are simple working people; there are about twenty-eight widows."⁶² Rauschenbusch's first sermon was on the theme "Your Kingdom Come," which was a foreshadowed theme of the Social Gospel Movement.⁶³ He was a very capable pastor. By 1888, forty-six new adult members were added to the church rolls.⁶⁴¹¹

⁶⁰⁷ Smucker, *The Origins of Walter Rauschenbusch's Social Ethics*, 15.

⁶¹⁸ Singer, *Walter Rauschenbusch and His Contribution to Social Christianity*, 16.

⁶² Singer, *Walter Rauschenbusch and His Contribution to Social Christianity*, 16.

⁶³Klaus Juergen Jaehn, *Rauschenbusch: The formative years* (Valley Forge, PA: Judson Press, 1976), 10.

⁶⁴¹¹ Heinz D. Rossol, "Walter Rauschenbusch as Preacher: The Development of His Social Thought as Expressed in His Sermons," Appendix B, 334; *New York State Baptist Annual* (New York, NY: The State Missionary Convention, annually 1887-98).

Unfortunately, Rauschenbusch would soon face the harsh realities of pastoring in a poor urban context. Like many young and idealistic first-time pastors, Rauschenbusch arrived at the church with many goals and dreams. According to Evans, “He had hoped the church would allow him to live out many of his faith convictions as a preacher and an evangelist. He did not realize, however, that he was entering a cultural and theological epicenter that would radically alter many of his core convictions in a short time.”⁶⁵ His faith, rooted in the piety of an upper-middle-class family, was challenged by the reality of daily suffering experienced by his members. He soon discovered that “Hell’s Kitchen” lived up to its name, as poverty had left many families in hell on earth. For all of Rauschenbusch’s unique educational background and his self-confidence about his ministry gifts, he stepped into a world completely alien from the one he had known in Rochester and Germany.⁶⁶ Many pastors have had their ministry dreams crushed by the social and economic issues facing their churches, members, and communities. Some of these realities can be heartbreaking and soul-draining.

During his first year of pastoring, Rauschenbusch was required to perform several funerals for children who left an indelible impact on him. Many deaths could be attributed to poverty, malnutrition, insufficient medical care, and inadequate housing.⁶⁷ In response to these funerals, Rauschenbusch stated: “Oh, the children’s funerals! They

⁶⁵ Evans, *The Kingdom is Always But Coming*, 46.

⁶⁶ Evans, *The Kingdom is Always But Coming*, 57.

⁶⁷ Smucker, *The Origins of Walter Rauschenbusch's Social Ethics*, 3.

gripped my heart – that was one of the things I always went away thinking about – why did the children have to die? ⁶⁸

For far too many Americans, not enough has changed from Rauschenbusch's days in Hell's kitchen. Access to medical care and affordable housing remains a real challenge for those living on the margins of society. In addition, many communities of color are still dealing with a high number of funerals for children, youth, and young adults due to gun violence. This violence can be traced to the social and economic systems that have created communities that struggle under the crushing weight of poverty and hopelessness. The nation must address these issues in a proactive communal way, which will require significant changes in thinking and policy making.

What Rauschenbusch witnessed first-hand in Hell's Kitchen forced him to change his beliefs about Christianity and society. He discovered that the issues facing those living in Hell's Kitchen went beyond just having a personal relationship with God. Rauschenbusch came to realize the spiritual, mental, and emotional damage caused by these conditions, stating: "I saw how men toiled all their life long, hard, toilsome lives, and at the end had almost nothing to show for it; how strong men begged for work, and could not get it in the hard times."⁶⁹ Rauschenbusch came to the undeniable conclusion that "the powers of darkness are not only organized but also institutionalized, legalized, and domesticated."⁷⁰ Rauschenbusch came to the pastorate "to save souls in the ordinarily accepted religious sense," but not all the problems he confronted could be addressed in

⁶⁸ Robert T. Handy, "Walter Rauschenbusch in Historical Perspective," *Baptist Quarterly*, 20:7 (1964): 315.

⁶⁹ Walter Rauschenbusch, "The Kingdom of God," 39.

⁷⁰ Smucker, *The Origins of Walter Rauschenbusch's Social Ethics*, 4.

this way. Though his friends urged him to give up his social work for “Christian work,” he believed his social work was Christ’s work.”⁷¹

There are still a significant number of religious leaders and churches that believe there should be a separation between evangelism and social activism. Often these leaders and churches serve in communities that are not directly impacted by poverty, drugs, over-policing, and redlining. Thankfully, Rauschenbusch slowly realized that his beliefs about ministry and faith would need to change. He stated: “I began to work in New York, and there among the working people, my social education began. I began to understand the connection between religious and social questions. I had no social outlook before, and I hadn’t known how society could be saved. When I began to apply my previous religious ideas to the conditions I found, I discovered that they didn’t fit.”⁷² Rauschenbusch reevaluated his beliefs and directed his energies towards meeting the basic needs of his members and community. There is a desperate need today for clergy members to admit their ideas do not fit the living conditions of their communities and that their thinking and ministries must evolve.

The Seed of the Social Gospel

Rauschenbusch's social evolution was greatly influenced by Henry George’s 1879 book, *Progress and Poverty*, and his 1886 failed campaign for Mayor of New York. George advocated for a single tax system that targeted the unfair practices of landowners,

⁷¹ “Walter Rauschenbusch: Champion of the Social Gospel,” Christianity Today, accessed April 6, 2021, <https://www.christianitytoday.com/history/people/activists/walter-rauschenbusch.html>.

⁷² Walter Rauschenbusch and Winthrop S Hudson. *Walter Rauschenbusch : Selected Writings*. Sources of American Spirituality. (New York: Paulist Press, 1984), 10.

but many rejected the idea of socialism. George attracted support from working people and the religious community, including Rauschenbusch.⁷³ Rauschenbusch later admitted: “I owe my first awakening to the world of social problems to the agitation of Henry George in 1886, and I wish here to record my life-long debt to this single-minded apostle of a great truth.”⁷⁴ We see the same arguments concerning socialism being made today against elected leaders who seek to help those struggling to survive during the Covid-19 pandemic.⁷⁵ It is distressing that some of the loudest accusations of socialism come from religious rights. Yet, these same voices go silent when pressed to present an alternative solution to the crushing poverty so many faces daily.

In 1888, Rauschenbusch began to discuss his ideas on the social gospel publicly. In a published article titled “Beneath the Glitter,” “he pointed out that the vast wealth of the 1 percent was created from the deep suffering of the masses.”⁷⁶ Rauschenbusch’s Social Gospel was beginning to develop, “it shook him that the slum landlords and the sweatshop owners were often sincere Christians, faithfully worshiping in fashionable churches while around them slum children were dying of malnutrition and the diseases poverty brings.”⁷⁷ The same can still be said of many conservative Christians who

⁷³ Jaehn, *Rauschenbusch*, 14.

⁷⁴ Walter Rauschenbusch, *Christianizing the Social Order* (New York, NY: The Macmillan Company, 1912), 394

⁷⁵ Cheryl K. Chumly, “Republicans Wage Righteous Fight against Team Biden 'socialism',” *The Washington Times*, May 12, 2021, <https://www.washingtontimes.com/news/2021/may/12/republicans-wage-righteous-fight-against-team-bide/>

⁷⁶ Bill Pitts, “Walter Rauschenbusch: Social Gospel’s Most Compelling Advocate,” *Good Faith Media*, Feb 19, 2019, <https://goodfaithmedia.org/walter-rauschenbusch-social-gospels-most-compelling-advocate/>.

⁷⁷ William M. Ramsay, *Four Modern Prophets: Walter Rauschenbusch, Martin Luther King, Jr., Gustavo Gutierrez, Rosemary Radford Ruether* (Atlanta: John Knox Press, 1986), 13.

worship in mega-churches while ignoring the plight of the houseless right around the corner.

During this time of personal growth, Rauschenbusch and Leighton Williams, pastor of Amity Baptist Church, and Nathaniel Schmidt, pastor of a Swedish Baptist Church, formed the *Brotherhood of the Kingdom* in 1892.⁷⁸ The goal of the Brotherhood was to encourage members to live according to the standards of Jesus Christ in their personal and professional lives. The members also sought to support one another as they explored the concept of the Social Gospel. As Rauschenbusch gained greater fame and ultimately turned his attention to other pursuits, the Brotherhood collapsed, with its members moving out into other emerging arenas of social ministry.⁷⁹

Church Resistance to the Social Gospel

As Rauschenbusch became more vocal about the Social Gospel, he began to experience some resistance within his church.⁸⁰ In July 1895, a member warned Rauschenbusch that the church was on the verge of a major conflict because of his advocacy for the Social Gospel. Unfazed, Rauschenbusch, in February 1897, preached an angry sermon, attacking the frivolous display of wealth at a recent social event hosted by a wealthy New Yorker. Rauschenbusch reminded his congregation of the chasm that existed in the city between the rich and poor, arguing against the sins of those who gained

⁷⁸ Howard C. Hopkins, "Walter Rauschenbusch and the Brotherhood of the Kingdom." *Church History* 7, no. 2 (1938): 139, <https://doi.org/10.2307/3160676>.

⁷⁹ Evans, *The Kingdom is Always But Coming*, 111.

⁸⁰ Evans, *The Kingdom is Always But Coming*, 112.

their wealth and status at the expense of the poor.⁸¹²⁸ Unfortunately, few pastors today have the same courage and zeal to confront and challenge their congregations to address the plight of the poor in their communities. Many pastors in conservative churches face the same level of resistance whenever they begin advocating for people of color, immigrants, women in ministry, and gender issues.⁸²²⁹

The Kingdom of God and Socialism

By the end of 1890, Rauschenbusch realized that a serious issue with his hearing impeded his ability to fulfill his obligations as a pastor. Thus, he announced in January 1891 his resignation from the church. To his surprise, the church refused his resignation and offered him a sabbatical to seek medical treatment and rest. Rauschenbusch traveled to Europe for the next nine months in search of both. He used the time away to study the New Testament and Socialism extensively. Rauschenbusch's careful study of socialism revealed to him the flaw of classic Socialism: "Socialism and capitalism are brothers, grown on the same tree and doomed to perdition since they are tied to each other by an indestructible bond. The tree is materialism, and the bond is mammon."⁸³³⁰ There is truth and wisdom in Rauschenbusch's conclusions. Rauschenbusch saw the value of socialism, although he objected to its materialistic attitudes, hostility toward religion, and views on using force in the social struggle. The force to bring about social change was a significant focal point of criticism against social gospel. Still, Rauschenbusch believed

⁸¹²⁸ Evans, *The Kingdom is Always But Coming*, 115.

⁸²²⁹ Caroline Radnofsky and Suzanne Ciechalski, "Beth Moore split highlights strife in the Southern Baptist Convention," NBC News, March 21, 2021, <https://news.yahoo.com/beth-moore-split-highlights-strife-083019391.html>

⁸³³⁰ Jaehn, *Rauschenbusch*, 43.

that only a proper combination of socialism and Christianity could bring about meaningful change in society.⁸⁴ Rauschenbusch thought that capitalism dehumanized the worker and provided them no access to the wealth he produced and that socialism was more consistent with modern Protestantism.

Rauschenbusch believed that American capitalism was eating away at the core institution in American society: the family and that capitalism destroyed the moral fabric of both the oppressed and oppressing classes of Americans.⁸⁵ The 2008 financial crisis, rooted in the exploitation of inexperienced home buyers that resulted in failed mortgages, would seem to prove him correct. Ultimately, Rauschenbusch's efforts to track down a cure for his hearing loss were unsuccessful; the trip jelled his growing social convictions around one central theological concept: the kingdom of God.⁸⁶ During this trip, he wrote the first draft of *Christianity and the Social Crisis*.⁸⁷ Rauschenbusch's hearing loss would worsen and affect his ability to pastor, so he returned to New York in December of 1891 and remained with his congregation until 1897. He resigned and accepted a position at Rochester Theological Seminary in Church History. Rauschenbusch's time at the seminary would be critical in refining the Social Gospel message. From 1879 to 1902, Rauschenbusch taught the New Testament, Government, Zoology, English, and Natural Sciences in the German Department. Here, his affection for left-wing materials and the Anabaptist, in particular, became more apparent.

⁸⁴ Jaehn, *Rauschenbusch*, 47.

⁸⁵ Evans, *The Kingdom is Always But Coming*, 182.

⁸⁶ Evans, *The Kingdom is Always But Coming*, 111.

⁸⁷ Smucker, *The Origins of Walter Rauschenbusch's Social Ethics*, 18.

Christianity and the Social Crisis

The culmination of Rauschenbusch's search for understanding in light of his experience in Hell's kitchen was the publishing of *Christianity and the Social Crisis in 1907*. The book became a classic among those interested in the rationale for the Social Gospel. The book has seven sections that can be broken down into two streams of thought: The first section represents a historical synopsis of the prophetic nature of religion in ancient Judaism and Christianity and an explanation of the Kingdom of God. Rauschenbusch devoted considerable time to explaining why the contemporary church had historically lost sight of Christianity's social significance.⁸⁸ The book's second section presents the argument that Jesus' message of the Kingdom of God needed to be applied to modern society. He diagnosed the problem in contemporary society and provided a pathway to a solution. Rauschenbusch's book was a call to arms that still resonates today. The issues he raised and his proposed solutions are still worth consideration as our society becomes more polarized around racial, economic, and political lines. The book was considered groundbreaking at the time; however, the book primarily consisted of many ideas previously presented by other social reformers of that time. Rauschenbusch uniquely synthesized these different concepts into a distinctive theological message defining the heart and soul of the social gospel.

Rauschenbusch's legacy in twentieth-century theology rests partly in how he connected Christianity to the necessity for political engagement. Inherent within Christianity's mission was imperative to work for democratic social change. Rauschenbusch's book gave a historical, theological rationale and blueprint of how and

⁸⁸ Evans, *The Kingdom is Always But Coming*, 177.

why the nation's churches needed to address the tremendous social problems that emerged in the late nineteenth century.⁸⁹

Rauschenbusch's Decline in Popularity and Death

Rauschenbusch's opposition to America's involvement in World War I would ultimately cause a decrease in his popularity. Rauschenbusch, like the majority of American Progressives, struggled to make sense of the war between the European alliance of Great Britain, France, and Russia and the Central Powers of Germany, Austria-Hungary, and the Ottoman Empire in August 1914. Rauschenbusch realized that the war had far-reaching consequences for the ability of churches to lead the world forward in the task of social redemption. Like Dr. King after him, he understood that war was the great enemy of the church's social mission. Rauschenbusch's essay "Be Fair to Germany" contributed to the negative opinion that he was "a pro-German divine." Rauschenbusch believed Germany had a right to defend its interests in the face of jealousy from England.

During this time, anyone with ties with Germany was viewed with suspicion, making Rauschenbusch a target for Anti-German sentiment. His pacifist opposition to the war further alienated him from the religious community. Eventually, his friends turned against him, and his popularity waned in his later years. Likewise, Dr. King suffered a similar experience when he publicly opposed the Vietnam War. Those who had supported Dr. King in the past became his harshest critics.⁹⁰³⁷ It makes sense that Dr. King would

⁸⁹ Evans, *The Kingdom is Always But Coming*, 180-185.

⁹⁰³⁷ David J. Garrow, "When Martin Luther King Came Out Against Vietnam," *The New York Times*, April 4, 2017: <https://www.nytimes.com/2017/04/04/opinion/when-martin-luther-king-came-out-against-vietnam.html>

have an affinity for Rauschenbusch because of their similar quest to make the gospel applicable to the daily struggles of the oppressed.

In 1918, Rauschenbusch learned that he had terminal cancer and died at fifty-seven at John Hopkins Hospital in Baltimore, Maryland, in May 1918.⁹¹ He left behind a wife and children, a legacy of faithful service, and a movement that still reverberates today.⁹²

Criticisms of the Social Gospel

The brevity of this research does not permit a full exploration of all the criticisms of the social gospel. Therefore this section will focus on Rauschenbusch's greatest critic, Reinhold Niebuhr, and the debate over the use of force to bring about social change. The idealism of the Social Gospel initially remained strong after Walter Rauschenbusch's death but was diminished by the human and economic impact of World War I and later by the economic depression of the 1930s. The rise of Social Gospel critics such as Niebuhr came to represent for many a symbolic, if not literal, end of the social hopes and aspirations of Walter Rauschenbusch and the Social Gospel Movement.⁹³

Niebuhr's chief argument against the Social Gospel was its refusal to use force to bring about social change. He believed that one could not expect society to make the same sacrifices as an individual when attempting to bring about change. Hunt suggests, "An individual may be able to face emaciating and abusive conditions nonviolently as a

⁹¹ Smucker, *The Origins of Walter Rauschenbusch's Social Ethics*, 20.

⁹² Singer, *Walter Rauschenbusch and His Contribution to Social Christianity*, 17.

⁹³ Evans, *The Kingdom is Always But Coming*, 318-319.

symbol of protest against politics, but the same individual may decide that a more violent response is required if those conditions threaten their fellows. A group is not just the total of its members. A group can have a consciousness and value system which differs from those of individual members.”⁹⁴ Rauschenbusch countered that argument by stating in 1917 that: “the free and unrelated acts of individuals are also the acts of the social group. When the social group is evil, evil is overall.”⁹⁵ Therefore, when a social group desire change, change is then possible.

Moreover, Niebuhr and others charged that proponents of the Social Gospel expressed an unrealistic hope in the “goodness” of humankind. They believed that people would not simply change the constructs of society out of the goodness of their hearts. Christopher Lasch, in his book, *Religious Contributions to Social Movements: Walter Rauschenbusch, the Social Gospel, and Its Critics*, states, “Its exponents, according to Niebuhr, naively expected to achieve reforms without recourse to any kind of coercion at all. They expected the ruling classes to surrender their wealth and power without a fight, merely in response to moral suasion and political.”⁹⁶

Rauschenbusch, anticipating such arguments, expressly repudiated this accusation by stating: “Moral suasion is strangely feeble,” he wrote, “where the sources of a man’s income are concerned.”⁹⁷ Lasch further contends that “the difference between

⁹⁴ C. Anthony Hunt, *I’ve Seen The Promised Land: Martin Luther King, Jr. and the 21st Century Quest for the Beloved Community* (Levering, MI: Wyndham Hall Press, 2020), 43.

⁹⁵ Walter Rauschenbusch and Donald W Shriver, *A Theology for the Social Gospel* (Louisville, KY: Westminster John Knox Press, 1997), 81.

⁹⁶ Christopher Lasch, “Religious Contributions to Social Movements: Walter Rauschenbusch, the Social Gospel, and Its Critics,” *The Journal of Religious Ethics* 18, no. 1 (1990): 13. <http://www.jstor.org/stable/40017826>.

⁹⁷ Lasch, “Religious Contributions to Social Movements,” 13.

Rauschenbusch and the allegedly toughminded liberals who later sneered at the social gospel is not that Rauschenbusch ignored the necessity of force in politics but that he insisted that force had to be combined with a moral appeal to one's adversaries."⁹⁸

Additionally, Lasch states that Rauschenbusch agreed with socialists who "justly say that there is no instance in history where one of the possessing classes has voluntarily given up its privileges."⁹⁹ But neither had a poor and exploited class ever made any permanent gains "without help from individuals of the higher classes."¹⁰⁰

Rauschenbusch believed that change in the social order was possible through reform, not revolution.¹⁰¹ Rauschenbusch was not against violence but questioned its effectiveness. For example, he pointed to the Civil War:

Slavery has been overcome in our country by force. It had to be overcome somehow, and all honor is due to those who poured out life, happiness, and property to overcome it. But who can survey the terrible cost of life to both sides, the resentful anger which is so slow to die out between North and South, and especially the present sad condition of those on whose behalf all the sacrifices were made, without wondering whether there was no other way?¹⁰²

In other words, retaliation to a physical blow would only perpetuate the spread of violence."¹⁰³ Rauschenbusch believed "the primary means to achieve social change was through nonviolence. Like many social gospel liberals who followed him, he emphasized

⁹⁸ Lasch, "Religious Contributions to Social Movements," 14.

⁹⁹ Lasch, "Religious Contributions to Social Movements," 14.

¹⁰⁰ Lasch, "Religious Contributions to Social Movements," 14.

¹⁰¹ Jaehn, *Rauschenbusch*, 33.

¹⁰² Jaehn, *Rauschenbusch*, 33

¹⁰³ Max Stackhouse and Walter Rauschenbusch, *Righteousness of the Kingdom* (Nashville, TN: Abingdon Press, 1968), 194.

Paul's words from Romans that physical aggression, even if directed toward a just cause, would ultimately result in the perpetuation of a larger injustice."¹⁰⁴

Despite Rauschenbusch's and Niebuhr's arguments to the contrary, a fair evaluation of the debate over the use of violence to bring about social change might conclude that "the preachers of the social gospel erred on the side of sentimentality in their assumption that Christian love could take the place of coercion; but their critics erred on the side of cynicism or, at best, settled for an unsatisfactory compromise in which the hope of an ethically informed politics was neither denied nor convincingly defended."¹⁰⁵ Cornel West, in an article entitled "*Can These Dry Bones Live?*" provides the best summation of Rauschenbusch's legacy:

For too long, Rauschenbusch has been cast as a naïve liberal Christian thinker unacquainted with the dark side of life or a sentimental Christocentric Protestant unaware of the formidable obstacles to pursuing the kingdom of God on earth. We should not be deceived by these clichés often attributed to giants like Reinhold Niebuhr or Karl Barth. Instead, we must see that he – like – them believed that the riches of the Christian tradition can be brought to bear on the social misery, spiritual vacuity, and political hypocrisy of our day.¹⁰⁶

The Influence of Walter Rauschenbusch on Dr. Martin Luther King, Jr.

Dr. Martin Luther King, Jr. is one of the most influential figures in world history. His legacy reaches far beyond being the voice and force behind the Civil Rights Movement in America. Dr. King's wisdom was the culmination of other great men and women that came before him. C. Anthony Hunt, in his book *I've Seen the Promised*

¹⁰⁴ Stackhouse and Rauschenbusch, *Righteousness of the Kingdom*, 194.

¹⁰⁵ Lasch, *Religious Contributions to Social Movements*, 17.

¹⁰⁶ Walter Rauschenbusch, *Christianity and the Social Crisis in the 21st Century*, ed. Paul Rauschenbusch (New York, NY: HarperCollins, 2007), 234.

Land: Martin Luther King, Jr. and The 21st Century Quest for the Beloved Community,

suggests:

King's intellectual development is specifically evident in his attraction to (1) a model of the rational, black minister as an organic intellectual as epitomized by Benjamin Elijah Mays at Morehouse College and Mordecai Johnson at Howard University; (2) the evangelical liberalism of George Washington Davis; (3) the philosophy of Personalism of L. Harold DeWolf and Edgar Sheffield Brightman at Boston University; (4) the Christian Liberalism and Social Gospel of Walter Rauschenbusch; (5) the Christian Realism of Reinhold Niebuhr; and (6) the model of nonviolent, social transformation of Mohandas K. Gandhi.¹⁰⁷

The list of Dr. King's influencers is as impressive as King himself, but Rauschenbusch held a particular place of honor in his intellectual development. Dr. King, in his book *Stride Toward Freedom*, states, "I came early to Walter Rauschenbusch's *Christianity and the Social Crisis*, which left an indelible imprint on my thinking by giving me a theological basis for the social concern which had already grown up in me as a result of my early experiences."¹⁰⁸

Despite his open affinity for Rauschenbusch, Dr. King was willing to criticize his theology: "Of course, there were points at which I differed with Rauschenbusch. I felt that he had fallen victim to the nineteenth-century "cult of inevitable progress" which led him to superficial optimism concerning man's nature."¹⁰⁹ Dr. King was also willing to agree with some of Niebuhr's critiques of the Social Gospel, according to Hunt:

By the time King wrote *Where Do We Go from Here: Chaos or Community?* In 1967, he had arrived at a position on the relationship among power, justice, and love which was similar to that of Niebuhr. Although there were differences in emphasis and mode of expression at some points, the substance was quite similar.

¹⁰⁷ Hunt, *I've Seen The Promised Land*, 21-22.

¹⁰⁸ Martin Luther King, *Stride Toward Freedom* (New York, NY: Harper & Row, 1985), 78-79

¹⁰⁹ King, *Stride Toward Freedom*, 78-79

King understood and agreed with the necessity of power, as Niebuhr had stated it, to facilitate constructive change. He concluded that it was utopian to believe that ethical appeals and persuasion alone will bring about justice. This does not mean that ethical appeals must not be made. It simply means that those appeals must be undergirded by some form of constructive coercive power.¹¹⁰

In his final analysis, Dr. King concluded that:

Rauschenbusch had done a great service for the Christian Church by insisting that the gospel deals with the whole man, not only his soul but his body; not only his spiritual well-being but his material well-being. It has been my conviction ever since reading Rauschenbusch that any religion which professes to be concerned about the souls of men and is not concerned about the social and economic conditions that scar the soul, is a spiritually moribund religion only waiting for the day to be buried.¹¹¹

Conclusion

In conclusion, Walther Rauschenbusch's life and contributions to the Social Gospel and indirectly to the Civil Rights movement are immeasurable. Rauschenbusch's journey from a Christian position of personal piety to community responsibility is a journey that few leaders today are able or willing to travel. We currently live in a time where everyone believes their position is correct and resists any calls to change themselves or society.

The fact that Rauschenbusch could make that change and bring so many along with him is simply amazing. He may have placed too much faith in people to do the right thing without force being applied. However, I contend that he was correct in assuming that the church should and could lead the way in creating a more just society. It is clear

¹¹⁰ Hunt, *I've Seen The Promised Land*, 98.

¹¹¹ King, *Stride Toward Freedom*, 78-79.

why Dr. King found inspiration in Rauschenbusch, given their shared vision to see the Kingdom of God realized in society.

The life and theology of Walter Rauschenbusch demonstrate that the church has a prophetic responsibility to address the social issues of poverty and economic inequality in our society. The author agrees with Klaus Jahn's conclusions of the Social Gospel that "it is the responsibility of the individual as well as the community not to throw charity at the needy, like almsgiving, but rather let them participate in what is rightfully theirs. And it is the responsibility of all to work for better laws, be it through political activities or through the right to vote."¹¹² The same prism of the Asset-Based Community Development model is residents' involvement in addressing community issues. A church utilizing this model to empower its community would align with the goal of Rauschenbusch and the Social Gospel to realize the Kingdom of God.

¹¹²

Jaehn, *Rauschenbusch*, 38

CHAPTER FOUR

THEOLOGICAL FOUNDATIONS

Introduction

“There is nothing new about poverty. What is new, however, is that we have the resources to get rid of it”.¹¹³ King spoke those words during a Nobel Peace Prize Lecture in 1964. King’s words were prophetically accurate in 1964. Yet according to the 2020 census report, 37.2 million Americans live in poverty which is 3.3 million more than in 2019.¹¹⁴ Studies have shown that poverty leads to a lack of educational opportunities, higher mortality rates, a higher prevalence of acute or chronic diseases, higher rates of emotional and behavioral issues, a higher risk for mental illness, and a lower life expectancy.¹¹⁵ Poverty is a preventable generational curse on the lives of too many people in too many communities.

This project hypothesizes that the local church can utilize a Personal Asset Accumulation Model to empower those living in poverty to move above the poverty line and break the cycle of generational poverty. The Asset-Based Community Development Model, upon which the Personal Asset Accumulation Model is based, “looks inward at a

¹¹³ Martin Luther King Jr., “The Quest for Peace and Justice” (lecture, Norwegian Nobel Institute, Oslo, Norway, December 11, 1964).

¹¹⁴ “2019 Census,” Census.gov., accessed on 9/17/21, <https://www.census.gov/library/publications/2021/demo/p60-273.html>

¹¹⁵ Bill Fay, “Poverty in the United States,” Debt.org, last modified October 12, 2021, <https://www.debt.org/faqs/americans-in-debt/poverty-united-states/>.

community's strengths and seeks organic resources upon which a community can draw to develop itself. Outside expertise plays a limited role, advising community actors on how they can take full advantage of their inherent assets, rather than substituting for the actions of residents".¹¹⁶

The purpose of this chapter is to provide a theological base for this project through a careful examination of liberation theology and its continued impact. Liberation Theology was chosen because of its historical role in advocating for the rights of those living in poverty and oppression. The chapter will be organized according to the following sections: The Problem of Poverty, the Origins and Foundations of Liberation Theology, and the Criticisms of Liberation Theology. The chapter will conclude with an explanation of how Liberation Theology will influence this project.

The Problem of Poverty

In the gospel of Matthew, chapter 26, verse 11, Jesus declared to his disciple: "The poor you will always have with you, but you will not always have me."¹¹⁷ Jesus addressed the disciples' indignation at a woman for wasting expensive perfume on anointing Jesus instead of selling it for the poor. Jesus was making the point that there would always be opportunities to help the poor, but this would be the last opportunity to honor him; therefore, her adoration was welcomed. Unfortunately, some members of the

¹¹⁶ "Building Assets for the Rural Future: Why Asset-Building?," The University of North Carolina at Chapel Hill, School of Government, accessed August 23, 2021, <https://www.sog.unc.edu/resources/microsites/building-assets-rural-future/why-asset-building>.

¹¹⁷ Matthew 26:11, New International Version (NIV). Unless otherwise noted, all scripture references in this document are from NIV.

body of Christ have interpreted his statement to mean that the church should minister to the poor, but working to eradicate the causes of poverty is not required or achievable.

Some conservative evangelicals even proclaim that the bible teaches that poverty is the result of a poor work ethic and lack of faith. Therefore, the poor deserve their lot in life (See 2 Thessalonians 3:10). These leaders and their churches have turned a blind eye to the suffering of the poor while ignoring the systems and institutions that create communities of poverty. Dr. C. Anthony Hunt, in his work, *I've Seen The Promised Land: Martin Luther King, Jr. And The 21st Century Quest for The Beloved Community*, observes that

America is a contradiction laying in the metaphysical conundrum of hope and despair – with wealth and poverty, abundance and scarcity being simultaneously extant. In the wealthiest nation in the world, with abundance across many sectors, income and wealth disparity between the richest and the rest of Americans is most evident in the plight of the poorest Americans. That is Americans who are housing and food insecure, with related forms of scarcity, inadequate healthcare, nutrition, clean water, education, employment, safety, technology, and transportation. Mohandas Gandhi intimated years ago that “poverty is the worst form of violence.”¹¹⁸

Others in the Christian community believe that poverty is noble to be admired as a sign of humility and nearness to God. It is, therefore, essential from the outset of this paper to dismiss this misguided understanding of poverty.

Christians can sometimes make the brutal reality of poverty somehow seem honorable, and it is easy to maintain this mindset while living a middle-class life.

Gutiérrez Gustavo, in his classic work, *A Theology of Liberation: History, Politics, and Salvation*, calls for Christians to struggle against poverty, not admire it:

¹¹⁸ C. Anthony Hunt, *I've Seen The Promised Land: Martin Luther King, Jr. and The 21st Century Quest for the Beloved Community* (Levering, MI: Wyndham Hall Press, 2020), 164-165.

Even those who are not—or do not wish to be—aware of the root causes of this poverty believe that it should be struggled against. Christians, however, often tend to give material poverty a spiritual aspect considering it almost a human and religious ideal. It is seen as austerity and indifference to the things of this world and a precondition for life in conformity with the Gospel. This interpretation would mean that the demands of Christianity are at cross purposes to the great aspirations of persons today who want to free themselves from subjection to nature, to eliminate the exploitation of some persons by others, and create prosperity for everyone.¹¹⁹

Poverty is not some spiritual idea to embrace as a sign of humility but a plague that must be fought against by people of faith. Poverty is a destroyer of lives, a killer of dreams, and a thief of hope and has rightly been described as a curse, evil, and scandalous condition.¹²⁰ I contend that it was never the intention of Jesus to have his followers regulate the poor to objects of pity. The life and ministry of Jesus demand that Christians stand in solidarity with the poor and seek to oppose and dismantle the systems that cause poverty. Jesus' opposition to the exploitation of the poor by the wealthy was in concert with the teachings of the Old Testament prophets. The prophet Amos spoke boldly concerning God's opposition to the mistreatment of the poor: "This is what the LORD says: "For three sins of Israel, even for four, I will not relent. They sell the innocent for silver and the needy for a pair of sandals. They trample on the heads of the poor as on the dust of the ground and deny justice to the oppressed" (Amos 2:6-7).

The prophet Isaiah also condemned the unjust economic systems that exploited the poor: "Woe to those who make unjust laws, to those who issue oppressive decrees, to deprive the poor of their rights and withhold justice from the oppressed of my people,

¹¹⁹ Gustavo Gutiérrez, *A Theology of Liberation: History, Politics, and Salvation* (Maryknoll, NY: Orbis Books, 1988), 1.

¹²⁰ Jose Míguez Bonino, "Poverty As Curse, Blessing, and Challenge," *Ilf School of Theology Review*, no. 34 (1977): 3.

making widows their prey and robbing the fatherless (Isaiah 10:1-2).” These passages make clear that God stands solidly on the side of the poor.

In the spirit of the Old Testament Prophets and Jesus, proponents of Liberation Theology declared that “being poor today is also increasingly coming to mean being involved in the struggle for justice and peace, defending one’s life and freedom, seeking more democratic participation in the decisions made by society.¹²¹ Liberation Theologians refer to “preference” and “option” when speaking of the poor. In terms of preference, liberation theologians do not argue that the poor are morally superior, but that according to the words of Christ, the least and last in our society should be treated as first (Matthew 20:16).¹²² When speaking of “option,” regarding the poor, liberation theologians argue that a commitment to help the poor is not “optional” for Christians.¹²³ Indeed, anyone who calls themselves a follower of Christ is obligated to help those whom Christ served during his earthly ministry (Luke 4:18).¹²⁴ It means that protecting, advocating for, and supporting the poor and oppressed should be an essential mission of every church.

Howard Thurman, in his incredible work, *Jesus and the Disinherited*, accurately framed the question that should lead every Christian to stand in solidarity with the poor by asking: The masses of men live with their backs constantly against the wall. They are the poor, the disinherited, and the dispossessed. What does our religion say to them? The issue is not what it counsels them to do for others whose needs may be greater but what religion offers to meet their needs. The search for an answer to this question is perhaps

¹²¹ Gustavo, *A Theology of Liberation*, xxii.

¹²² Gustavo, *A Theology of Liberation*, xxv.

¹²³ Gustavo, *A Theology of Liberation*, xxvi.

¹²⁴ Gustavo, *A Theology of Liberation*, Intro.

the most crucial religious quest of modern life.¹²⁵ It was the search for an answer to these types of questions that Liberation Theology sprung forth during the 1960s in Latin America.

Origins of Liberation Theology

The rise of Liberation Theology in Latin America represented a dramatic shift in the historical development of theology. According to Nesson,

Latin American liberation theology is the first major theological movement to have its origin in the Third World in the modern period. This elevates it to monumental significance for the entire history of theology. The social location for theological reflection could no longer be confined to the university, divinity school, or seminary in Europe or North America. Instead, the social location for the “doing” of theology shifted dramatically to the communities of the poor, those seeking to cast off the shackles of poverty and oppressive social structures.¹²⁶

The fundamental difference between Liberation Theology and traditional theology centers on the starting point for theological reflection.

Traditional theology starts with the text and evaluation, whereas liberation theology begins with the context of the life of those making a theological application. At the heart of Liberation Theology is the concept of “praxis.” “Praxis” has come to express a dramatic contrast between liberation theology and those forms of theology that take academia as their primary social location. Instead of beginning with the intellectual questions of the university context, liberation theology sees the reality of poverty as its social location and Latin American history as its theological starting point. Thereby liberation theologians have emphasized that this theology does not only attempt to

¹²⁵ Howard Thurman, *Jesus and the Disinherited* (Boston, MA: Beacon Press, 1996), 3.

¹²⁶ Craig L. Nesson, *The Vitality of Liberation Theology* (Eugene, OR: Wipf and Stock Publishers, 2012), xiv.

understand the world but to change it (Karl Marx).¹²⁷ The seeds for this “praxis” were sown in the 1950s when Latin America sought to gain economic independence from surrounding nations.

As Latin America collectively began to grow economically, a gap also began to grow between wealthy and poor communities. The economic disparity was institutionalized, systemic, and supported by many in the Catholic Church. In the 60s, the optimism and misguided belief that all boats would rise with the economic tide turned to pessimism when many poor people realized they were being left behind. During this time, the oppressed began to become agents of their destiny. The poor began to actively organize themselves around the issue of economic justice and liberation in search of a better life.¹²⁸ The discontent amongst the poor eventually became evident within the Catholic church, the largest religious institution in Latin America.

Unfortunately, at the time, no theological framework within the church supported the liberation of the poor. That would change with The Second Vatican Council lasted from 1962 to 1965.¹²⁹ The Council would issue several documents that would prove critical to the birth of the liberation theology movement. These documents created a climate within the Catholic Church in Latin America that encouraged the clergy to directly address the issue of poverty and oppression in new ways. *The Pastoral Constitution on the Church in the Modern World* (Gaudium et Spes) was chief among documents issued by the church that emphasized the importance of dealing directly with

¹²⁷ Nesson, *The Vitality of Liberation Theology*, 78-79.

¹²⁸ Gutiérrez, *A Theology of Liberation*, 51.

¹²⁹ Enrique Dussel, ed., *Volume I: The Church in Latin America: 1492-1992*. (New York, NY: Orbis Books, 1992), 139-41.

the causes of poverty.¹³⁰ Specifically, the document called upon the church to envision “as her primary mission the serving of humanity, especially the economically and socially margined peoples of the world, service designed to make human life more human.” The Council urged all Catholics to scrutinize “the signs of the times” and share in the agonies of modern man to make the gospel credible, especially to the suffering and oppressed.¹³¹ Pope John XXIII and Paul VI each issued letters in support of the Vatican II documents encouraging the relating of the church’s teachings to economic issues while also criticizing all forms of capitalism that favored developed nations over developing nations.¹³²

During this time, a “theology of revolution” became very popular in Latin America, which created a debate as to whether violence was an acceptable means to change. This “theology of revolution,” combined with the pronounces from the Vatican II Council and the Pope, caused clergy members to develop a specific theology to address the issues of the poor. Roman Catholic priests in Latin America began to meet and organize around the connection between the Christian faith and the social and political situation of the poor in Latin America. They wanted to develop a theology relevant to ministries amongst the poor while simultaneously dealing with the structures within society and the church that oppressed the poor.

One of the leading voices in the development of Liberation Theology in Latin America was Gustavo Gutiérrez. Gutiérrez was born in Lima, Peru, in 1928 and is

¹³⁰ Joseph Gremillion, *The Gospel of Peace and Justice: Catholic Teaching since Pope John* (New York, NY: Orbis Books, 1976), 243-335.

¹³¹ Alan Neely, “Liberation Theology in Latin America: Antecedents and Autochthony,” *Missiology: An International Review*, no. 6 (1978): 352.

¹³² Neely, “Liberation Theology in Latin America, 353.

considered by many to be the father of Liberation Theology. He earned a degree in medicine from the National University of Peru in Lima and was ordained a priest in 1959. Gutiérrez was serving as a parish priest at Iglesia Cristo Redentor (Christ the Redeemer Church) in Rimac, Peru, during the birth of Liberation Theology.¹³³ Gutiérrez and other bishops and priests began to work within the church to produce commentaries and seminars on this new concept called Liberation Theology.¹³⁴ These priests and theologians were instrumental in helping the church to see the urgent need to oppose its alliance with unjust economic and political structures and align itself with the poor. Gutiérrez's seminal work, *A Theology of Liberation: History, Politics, and Salvation*, published in 1971, is the definitive work on Liberation Theology. Through his book, Gutiérrez put forth a Theology that spoke directly to the needs of poor Latin Americans and indirectly to so many other oppressed groups. He argued that

Theology seeks to provide a language for speaking about God. It deals with a faith that is inseparable from the concrete conditions in which the vast majority and, in a sense, even all the inhabitants of Latin America live. Among us, the great pastoral, and therefore theological, the question is: How is it possible to tell the poor, forced to live in conditions that embody a denial of love, God loves them? This is equivalent to asking: How can we find a way of talking about God amid the suffering and oppression that is the experience of the Latin American poor?¹³⁵

The questions raised by Gutiérrez in 1971 are still relevant in 2021. As the poor attempt to navigate an unprecedented pandemic while simultaneously dealing with a growing wealth gap between the top 1% of earners and the remaining 99%, many are

¹³³ Encyclopedia Britannica, s.v. "Gustavo Gutiérrez," accessed June 4, 2021, <https://www.britannica.com/biography/Gustavo-Gutierrez>.

¹³⁴ Enrique Dussel, *History and the Theology of Liberation: A Latin American Perspective* (New York, NY: Orbis Books, 1976), 113-115.

¹³⁵ Gustavo, *A Theology of Liberation*, xxxiv.

asking if God still loves them. As black and brown people watch as republican state legislatures across America enacted voting laws that will disenfranchise millions, they ask if God still loves them. As women see a growing attack on their reproductive rights, they ask if God loves them. As black people increasingly see the need to remind America daily that Black Lives Matter, they ask if God loves them. As young people leave the church in droves, they ask themselves if God loves them. As members of the LGBTQIA community seek to be fully embraced in society and the church, they ask if God loves them. Liberation Theology seeks to give voice and language to those desiring to overcome the oppression they struggle with daily.

The desire to speak to the needs of the poor on behave of God compelled Gutiérrez to critique the Latin American church's response to the plight of the poor. He correctly pointed out that

The rich, troubled, and creative life that the Latin American church is living as it tries to respond to the challenge set for it by the new presence of the poor calls for a deeper understanding of its faith in the Lord Jesus. For a long time, as a result of a Latin American cultural tradition imposed by colonization, theology as practiced among us simply echoed the theology developed in Europe. Latin American theologians had recourse to European theology without any reference to its intellectual and historical context, with the result that their theology easily became a set of abstract propositions. Or else they made a painful effort to adapt European theology to a new reality. Still, they were unable to explain the reasons for its themes and priorities or the development of this kind of thinking, as long as the effort was undertaken in a North Atlantic framework.¹³⁶

Gutiérrez recognized that a new theology, free from European influence, was needed in Latin America. His writings make clear that he and others stood in complete solidarity with the poor and were willing to challenge the powers and structures within the Catholic Church to transform the daily lives of those living in poverty. Liberation Theology would

¹³⁶ Gustavo, *A Theology of Liberation*, xxviii.

be the tool that Gutiérrez and others would use to force the church to not simply acknowledge poverty but to issue a protest against it and to work to abolish it. Gutiérrez wanted to mobilize the church because he believed that the body of Christ had a prophetic responsibility to be a part of the process of change: “The prophetic task of justice demands, on the one hand, that the Church point out those elements within a revolutionary process which are truly humanizing and encourage the determined, dynamic, and creative participation of its members in this process.

On the other hand, the church must point out the dehumanizing elements also to be found in the process of change. But this function is not appropriate if the creative participation of the Christian community within the society has not already occurred.”¹³⁷ One of the essential aspects of Gutiérrez’s work was the identification of three different levels of liberation. It was extremely important to the growth of Liberation Theology to clearly understand what it was and, more importantly, what it was not. It was essential to clarify that Liberation Theology desired spiritual and material freedom.

According to Gutiérrez, the first level of liberation is freedom from social structures of oppression and marginalization that force people to live in conditions contrary to the will of God for His children. It is simply immoral to place another human being in such a position of poverty that they are forced to violate the word and will of God simply to survive. Unfortunately, today’s society has become comfortable with allowing the poor, children, the homeless, the elderly, and immigrants to live in such poverty that their only recourse is to make choices that society has deemed criminal and immoral. Yet, we are the ones guilty of placing them in that position.

¹³⁷ Gustavo, *A Theology of Liberation*, 69.

Gutiérrez also recognized that liberation from oppressive socio-economic structures was meaningless without a personal transformation by which a person could live with profound inner freedom in the face of every circumstance. This inner spiritual freedom constituted Gutiérrez's second level of liberation. The final level is liberation from sin, which according to Gutiérrez, represents the greatest form of oppression. Gutiérrez defined sin as the breaking of friendship with God and other human beings, and therefore cannot be eradicated except by the unmerited redemptive love of Jesus Christ, whom we receive by faith and in communion with one another. Theological analysis (not social or philosophical analysis) leads to the position that only liberation from sin gets to the very source of social injustice and other forms of human oppression and reconciles us with God and our fellow human beings.¹³⁸ It is these three levels of liberation by which Liberation Theology is grounded.

A central theme of Liberation Theology is the justice of God, which begins in the Old Testament and flows through the New Testament. God is adamant that his covenant people in the Old Testament and followers of Christ in the New Testament must help and protect the most vulnerable of society. Consistently throughout the Hebrew Bible, God is revealed as the one who executes justice for the poor and hungry and who requires those possessing political, social, and economic power to uphold this standard.¹³⁹ In the Old Testament, God is particularly concerned for widows, orphans, and strangers (immigrants) (Deut 10:17-18, 24:17-22) is demonstrated. Interestingly, these people have suffered the most during the last two years of the COVID-19 pandemic. God commanded that Kings and those in roles of authority be the administrators of justice on behalf of the

¹³⁸ Gustavo, *A Theology of Liberation*, xxxviii.

¹³⁹ Nesson, *The Vitality of Liberation Theology*, 64.

people (2 Samuel 8:15, 1 Kings 10:9, Psalm 72:1-2, 4). Unfortunately, our political leaders have been anything but administrators of justice that has often acted as barriers to justice.

In addition, the prophet served as the counterbalance to the King's authority because of the great potential for abuse (Jeremiah 22:13, 15-16). We have seen that prophetic spirit in the streets of this nation in the protest against the killing of unarmed black men and women. Young people have taken to the streets in peaceful protests demanding justice from the government or structures. Jesus, the ultimate King of Kings ultimately fulfilled the role of King and Prophet by coming to the most vulnerable to announce the coming of the Kingdom of God (Luke 4:18). Jesus would often speak about those living on the margins of society and God's concern for them (Luke 6:21, 25, Luke 12:16-21). God also warned the wealthy not to depend upon their wealth for salvation and the difficulty of the rich entering heaven (Luke 19:1-10). Liberation theologians argue that Jesus did not become incarnate but incarnate in the world of the poor. He was born into a poor family and spent his ministry amongst the poor.¹⁴⁰

In his work, *A Black Theology of Liberation*, James Cone spoke to the importance of Jesus within Liberation Theology. Cone states,

In the New Testament, the theme of liberation is reaffirmed by Jesus himself. The conflict with Satan and the powers of this world, the condemnation of the rich, the insistence that the kingdom of God is for the poor, and the locating of his ministry among the poor--these and other features of the career of Jesus show that his work was directed to the oppressed for their liberation. To suggest that he was speaking of a "spiritual" liberation fails to take seriously Jesus' thoroughly Hebrew view of human nature. Entering into the kingdom of God means that Jesus himself becomes the ultimate loyalty of humanity, for *he is the kingdom*. This view of existence in the world has far-reaching implications for economic, political, and social institutions.

¹⁴⁰ Tim Noble, *The Poor in Liberation Theology: Pathway to God or Ideological Construct?* (London: Routledge, 2013), 64-66.

They can no longer have an ultimate claim on human life; human beings are liberated and thus free to rebel against all powers that threaten human life.¹⁴¹

Gutiérrez's work and Liberation Theology's impact has not been limited to Latin America but only to the issue of poverty. There are currently several versions of Liberation Theology, but two relevant to this project's context are Black Liberation Theology and Feminist Liberation Theology. In the United States, "liberation theology was first presented in the form of Black theology. James Cone's *Black Theology and Black Power* and *A Black Theology of Liberation* set the initial tone for liberation theology in the United States as a systematic theology."¹⁴²

Equally as relevant is Womanist Liberation Theology. In their work, *I Bring the Voices of My People: A Womanist Vision for Racial Reconciliation*, Sequoia Walker-Barnes identifies the importance and relevance of Black Feminist Liberation Theology to Liberation Theology. Barnes argues,

In any society, the most marginalized people best understand the rules of the system, because they need to know the politics and dynamics to avoid being crushed by them. Women of color are often marginalized among marginalized. Our very survival depends upon knowing how the "isms" (or, as I prefer to think of them, the "powers and principalities") work.

We are constantly bending and genuflecting to fit into the small, contorted spaces that society has set for us. We are frequently hurting from the injuries we sustain when we dare to step out of place. And we are always aware that others — men of color as well as White women and men — do not have to bend and sidestep in the same ways or to the same degree. We thus have unique vantage points from which to view how the system works. Those who are serious about liberation and reconciliation would do well to sit at our feet and learn from us.¹⁴³

¹⁴¹ James H. Cone, *A Black Theology of Liberation* (New York, NY: Orbis Press, 2007), 2-3.

¹⁴² Stacey M. Floyd-Thomas and Anthony Pinn, *Liberation Theologies in the United States: An Introduction* (New York, NY: NYU Press, 2010), 1.

¹⁴³ Chanequa Walker-Barnes, *I Bring the Voices of My People: A Womanist Vision for Racial Reconciliation*. (Grand Rapids, MI: William B. Eerdmans Publishing Company, 2019), 13-14.

Some feel that the expansion of Liberation Theology into different areas has taken the focus away from the cause of poverty eradication. Ivan Petrella argues, “after taking a long and necessary route through the use of multiple forms of social analysis— culture, race, gender, heterosexism, etc.—liberation theology needs to return with focus to its original ethical impulse: economic analysis of the causes of poverty and praxis to address massive and growing poverty.”¹⁴⁴

In the final analysis, there is a common theme among all forms of Liberation Theology, namely, the process of liberation requires the active participation of the oppressed. Nesson purports, "we believe that social transformation is not simply a revolution for the people, but that the people themselves, especially farmers and working men, exploited and unjustly kept in the background, must take part in their liberation." The participation of the oppressed presupposes an awareness on their part of their unjust situation.¹⁴⁵

Criticism of Liberation Theology: Marxism and Violence

Liberation Theology is not without its critics and has often faced fierce opposition from within and without the church. As the influence of Liberation Theology grew among the church in Latin America, the conservative elements within the Vatican became concerned about the movement. In the early 1970s, the conservative wing of the catholic church began to actively and aggressively oppose liberation theology by systemically

¹⁴⁴ Ivan Petrella, *Beyond Liberation Theology: A Polemic*, (London: SCM Press, 2008), 83-112.

¹⁴⁵ Nesson, *The Vitality of Liberation Theology*, 67.

replacing priests and bishops that were supporters of the movement.¹⁴⁶ The opposition towards Liberation Theology and its proponents would continue into the late 1980s, with Pope John II seeking to limit its influence. The significant concerns among those opposed to Liberation Theology were its perceived embracing of Marxism and violence to achieve social change. A relationship exists between Marxism and Liberation theology, but it is an overstatement to declare that they are the same. It was the common call for social justice that was attractive to those seeking to liberate the poor. “[Liberation] theologians did not set out to become Marxists.”¹⁴⁷ Many poor people and church leaders moved to Marxism because of the everyday realities of living in poverty in Latin America. The issue for many in the church is the worldview of Marxism.

According to Miquez-Bonino, Marxism, “presents itself as a total, all-embracing, self-sufficient and exclusive understanding of reality; as exhaustive and absolute and therefore ruling out all reality and relationships outside its purview. In so doing, it flatly contradicts the Christian faith and raises for itself problems which seem to me unsolvable, as the very history of Marxism indicates.”¹⁴⁸ What critics miss is that most Liberation Theologians reject this worldview in their appropriation of Marxist themes. They also reject the atheism of Marxism, another criticism of the embracement of Marxism themes and principles by Liberation Theologians. “This does not mean that the liberation theologians do not use Marx’s critique of religion. Instead, Marx’s critique of

¹⁴⁶ Nesson, *The Vitality of Liberation Theology*, 39.

¹⁴⁷ Phillip E. Berryman, “Latin American Liberation Theology,” *Theological Studies* 34 (1973): 374.

¹⁴⁸ Jose Miguez Bonino, *Christians and Marxists: The Mutual Challenge to Revolution*, (Grand Rapids, MI: Eerdmans, 1976), 97.

the ideological manipulation of religion has been employed extensively to unmask the many idols which vie for divinity in the Latin American church.

Nevertheless, liberation theologians go beyond Marxism's rejection of religion (which issues in atheism) and affirm the God who is truly God.¹⁴⁹ Confronted by those aspects of Marxism that are irreconcilable with Christian faith, Liberation Theologians can neither reject Marxism (including its use as a theoretical and practical tool) nor can approach Marxism critically (employing those aspects of Marxist thought which are useful for social analysis while rejecting those aspects which are contradictory to Christian faith).¹⁵⁰ Most liberation theologians have taken the second option.

A second criticism against Liberation Theology is the potential use of violence to achieve social change. Liberation Theologians would argue that systems and institutions commit acts of violence against the poor, not the actions of violence committed by or on behalf of the poor in their attempts to defeat unjust structures and institutions. "The first and most inhuman violence that exists is that which destroys millions of people, whole generations: the violence of the oppressors, of the dominators, of the empires which are objectified in the unjust and oppressive structures that do not allow a human being to be human. Because of their desperation, the oppressed become oppressors themselves, as seen in the foreman over the worker, the police over the people, and the middle class over the lower classes. Critics would argue that any form of violence for any reason is completely incompatible with Christianity. Jesus clarifies that "all who take the sword will perish by the sword (Matthew 26:52)"; however, it is difficult to tell those who have

¹⁴⁹ Nesson, *The Vitality of Liberation Theology*, 109.

¹⁵⁰ Clodovis Boff, *Theology and Praxis: Epistemological Foundations* (Eugene, OR: Wipf & Stock Publishers, 2009), 113.

been systematically pushed to the margins of society not to use any means necessary to survive day-to-day. Some would even say that violence by the poor is an act of self-defense in the face of state and church-sanction violence.

Conclusion

In summary, those living in poverty should neither be pitied nor glamorized as somehow being closer to God. Poverty is a curse that devastates both the oppressed and the oppressor. The poor in Latin America in the 1960s reminded us that we have a responsibility to help those who are being crushed by the greed and indifference of others.

They challenged the church to not simply stand on the right side of history but on the right side of God. Brave men and women such as Gutiérrez heard this call to action and developed a theological framework to explain and embrace this work. They inspired countless other versions of Liberation, such as Black Liberation Theology and Womanist Liberation Theology. The correlation between Marxism and Liberation Theology cannot be denied nor demonized. Proponents of Liberation Theology have demonstrated that they are wise enough to benefit from Marxism's call to help the poor and its critique of capitalism while rejecting its totalitarianism and atheism. On the issue of violence, it is clear from the words of Christ that there can be no embracing of violence by his followers. It is, therefore, incumbent upon all who embrace liberation theology to reject any form of violence in the cause to dismantle systems of injustice.

In conclusion, Liberation Theology will influence this project in a very profound way. Liberation Theology is rooted and grounded in the poor advocating for themselves.

The heart of this project is the church's empowerment of the poor to improve their social condition. Liberation Theology never tries to advocate that the poor should be the agents of their liberation. It is one thing to work for the poor; it is quite another to believe in their capacity to liberate themselves.¹⁵¹ This project believes in the capacity of the poor to liberate themselves with the assistance of the church. Liberation Theology gives the theological foundation for empowering the poor to help themselves and working with them to oppose systems and institutions of oppression.

Liberation theology helps one see that poverty is a curse upon a people that must be fought against with every fiber of one being and that God calls the church to do such prophetic work. The work of empowering the poor to deliver themselves is not simply in line with liberation theology but with the very nature of God. Therefore, the church should be willing to stand with the poor. Gutiérrez and others have provided a framework by which the project can soundly engage the church in the work of liberation. The framework of Liberation Theology centers this project in the local church while simultaneously giving participants the right and responsibility to choose their destiny. The issues facing the church today in black and brown communities are similar to the conditions of the poor in Latin America during the 1960s. An entire segment of society was being economically pushed to the margins of society. The church still needs a theological framework to address the needs of the people. The church must return to its biblical roots and stand in solidarity with those whose backs are against the wall. Only when the church stands with and for the poor will we move closer to Dr. King's Beloved Community.

¹⁵¹ Jon Sobrino, *Spirituality of Liberation: Toward Political Holiness* (New York, NY: Orbis Books, 1988), 25.

CHAPTER FIVE

INTERDISCIPLINARY FOUNDATIONS

Introduction

One of the tragedies of Dr. Martin Luther King's legacy is the minimization of his fierce advocacy for the economic rights of the poor. Many have tried to reduce Dr. King's work and message to the "I Have A Dream" speech while ignoring his calls for economic justice in America. Often individuals recite the "content of our character" theme from the speech while ignoring the fact that "America has given its colored people a bad check. A check that has come back marked "insufficient funds" But we refuse to believe that the bank of justice is bankrupt" condemnation from the speech.¹⁵² At the time of his death, Dr. King was planning another march on Washington, but this one would be a Poor Peoples Campaign for economic rights. Dr. King envisioned "masses of the "truly disadvantaged," precisely because of their multiracial makeup, gathering in Washington to exert pressure on the White House and Congress, forcing the reform of an unjust system and the relocation of power toward those disenfranchised either by race or class.

The campaign would, as King envisioned, challenge a flawed liberal democracy which had thrived on a racially divided working class and those unemployed and

¹⁵² "Freedom's Ring "I Have A Dream" Speech", Stanford University, The Martin Luther King, Jr. Research and Education Institute, Stanford University, accessed May 23, 2022, <https://kinginstitute.stanford.edu/news/freedoms-ring-i-have-dream-speech>

underemployed.”¹⁵³ Dr. King understood that true equality in society must include economic justice and a redistribution of wealth in America. In his final speech to the Southern Christian Leadership Conference in August 1967, Dr. King declared:

And one day, we must ask the question, ‘Why are there forty million poor people in America?’ And when you begin to ask that question, you are raising questions about the economic system, about a broader distribution of wealth. When you ask that question, you begin to question the capitalistic economy. And I’m simply saying that more and more, we’ve got to begin to ask questions about the whole society. We are called upon to help the discouraged beggars in life’s marketplace. But one day, we must come to see that an edifice that produces beggars needs restructuring.¹⁵⁴

Unfortunately, the wealth gap between the wealthy and the poor in America has only grown since Dr. King died in 1968. According to Bloomberg News,

The gap between the wealth of Black and White Americans, one of the starkest benchmarks of inequality in the US, is on track to widen substantially after the pandemic exacerbated wealth concentration, according to new data that details 160 years of racial wealth disparities for the first time. Black Americans in 2019 had one-sixth the wealth of White Americans on a per capita basis... Though that’s a drastic improvement from the 60-to-one ratio in 1860 on the eve of the Civil War, it’s still less than what they had in the 1980s.¹⁵⁵

Today’s sad reality is that the wealth gap between the wealthy and the poor is increasing instead of decreasing, and the COVID-19 pandemic will only make things worse for the poor. In the eyes of Dr. King and many others, eradicating poverty is not simply a matter of economics but a matter of Justice that must include a redistribution of wealth. So, what can and should be done to address this issue?

¹⁵³ Sylvie Laurent, *King and the Other America: The Poor People's Campaign and the Quest for Economic Equality* (Oakland, CA: University of California Press, 2019), 2.

¹⁵⁴ Dr. Martin Luther King, Jr., “Where Do We Go From Here,” Stanford University, The Martin Luther King, Jr. Research and Education Institute, August 1967, <https://kinginstitute.stanford.edu/where-do-we-go-here>.

¹⁵⁵ Catarina Saraiva, “Black-White Wealth Gap Getting Worse, 160 Years of US Data Show,” *Bloomberg News*, June 7, 2022, <https://www.bnnbloomberg.ca/black-white-wealth-gap-getting-worse-160-years-of-us-data-show-1.1775449>.

On a local level, this project hypothesizes that the local church can utilize A Personal Asset Development Program for Low-income Families to provide a pathway out of poverty, thereby moving Shivley, Kentucky, towards becoming a model of Dr. King's Beloved Community. The project is needed because of the apparent absence of true economic justice in America; however, it is specifically designed to empower individuals to transform their financial circumstances positively. It is not designed to deal with the larger issue of how communities of poverty are allowed to persist in one of the wealthiest nations in the world.¹⁵⁶ A redistribution of wealth is helpful to give the poor a real opportunity to utilize programs such as the one proposed to move out of poverty into the middle class and beyond.

This chapter aims to utilize the discipline of philosophy to examine the different theories of Distributive Justice. Distributive justice concerns the fair allocation of resources among diverse community members. The principle says that every person should have or have access to approximately the same level of material goods and services.¹⁵⁷ Distributive Justice was chosen because it provides a means to achieve King's goal of wealth redistribution while complimenting the project's goal of helping the poor move out of poverty. The goal of theories of Distributive Justice is not to achieve any particular result of the distribution but to ensure a fair distribution and equal allocation of resources. From the outset, there will never be an idyllic plan of distribution that will magically transform American society. Still, these theories can serve as a guide to a more equitable distribution process. The studies of these different theories will hopefully

¹⁵⁶ Arun Venugopal, "The Politics Of Poverty "In The Richest, Wealthiest Nation In The World," *Gothamist*, April 22, 2021, <https://gothamist.com/news/politics-poverty-richest-wealthiest-nation-world>.

¹⁵⁷ Robert Longley, "What Is Distributive Justice," ThoughtCo., April 27, 2022, <https://www.thoughtco.com/what-is-distributive-justice-5225377>.

provide a philosophical and moral guidepost in seeking social justice and equality among individuals. Distributive justice is also concerned with fair access to opportunities, goods, and services. It would be cruel to provide the poor with economic resources to advance in life and then prohibit them from using resources to make additional gains in politics, education, and health.

The chapter will begin with an explanation of the concept of Distributive Justice and then an examination of the crucial principles of Distributive Justice. It will then discuss how Distributive Justice interacts with this project's biblical foundation of the story of Elijah and the Widow, its historical foundation of Walter Rauschenbusch, and its theological foundation of Liberation Theology. Finally, the chapter will explain how the redistribution of wealth, according to Rawls's theory of Distributive Justice, would impact the ongoing effectiveness of the program proposed in this project.

Distributive Justice

Theories of Distributive Justice recognize:

The economic, political, and social frameworks that each society has—its laws, institutions, policies, etc.—result in different distributions of benefits and burdens across members of the society. These frameworks are the result of human political processes, and they constantly change both across societies and within societies over time. The structure of these frameworks is important because the distributions of benefits and burdens resulting from them fundamentally affect people's lives. Arguments about which frameworks and/or resulting distributions are morally preferable constitute the topic of distributive justice. Principles of distributive justice are, therefore, best thought of as providing moral guidance for the political processes and structures that affect the distribution of benefits and burdens in societies, and any principles which do offer this kind of moral guidance on distribution, regardless of the terminology they employ, should be considered principles of distributive justice.¹⁵⁸

¹⁵⁸ Stanford Encyclopedia of Philosophy, "Distributive Justice," accessed June 3, 2022, <https://plato.stanford.edu/entries/justice-distributive/>.

The overall goal of Distributive Justice is to create a fair and just society where everyone has equal access to economic resources, rights, and opportunities. Distributive Justice is a concept that addresses the ownership of goods in society, and it assumes that there ought to be a large amount of fairness in the distribution of goods. Equal work should provide individuals with a comparable outcome in terms of goods acquired or the ability to acquire goods.

Distributive justice is absent when equal work does not produce similar outcomes or when an individual or a group acquires a disproportionate amount of goods.¹⁵⁹ The COVID-19 pandemic has exposed the vast wealth inequality not only in America but around the world. According to a 2022 report by CBS News:

The world's 10 richest billionaires have doubled their wealth since the COVID-19 pandemic started in early 2020...At the same time, the bottom 99% of humanity — including middle- and lower-income households — lost income during the crisis due to layoffs, economic uncertainty, and increased caretaking due to closed schools and illnesses caused by COVID-19, the group said in a new report. Women and people of color are among those who bore the brunt of the economic impact of the crisis, the study noted. The world's 10 richest men saw their wealth double, from \$700 billion to \$1.5 trillion, during the pandemic — a rate of \$15,000 per second.¹⁶⁰

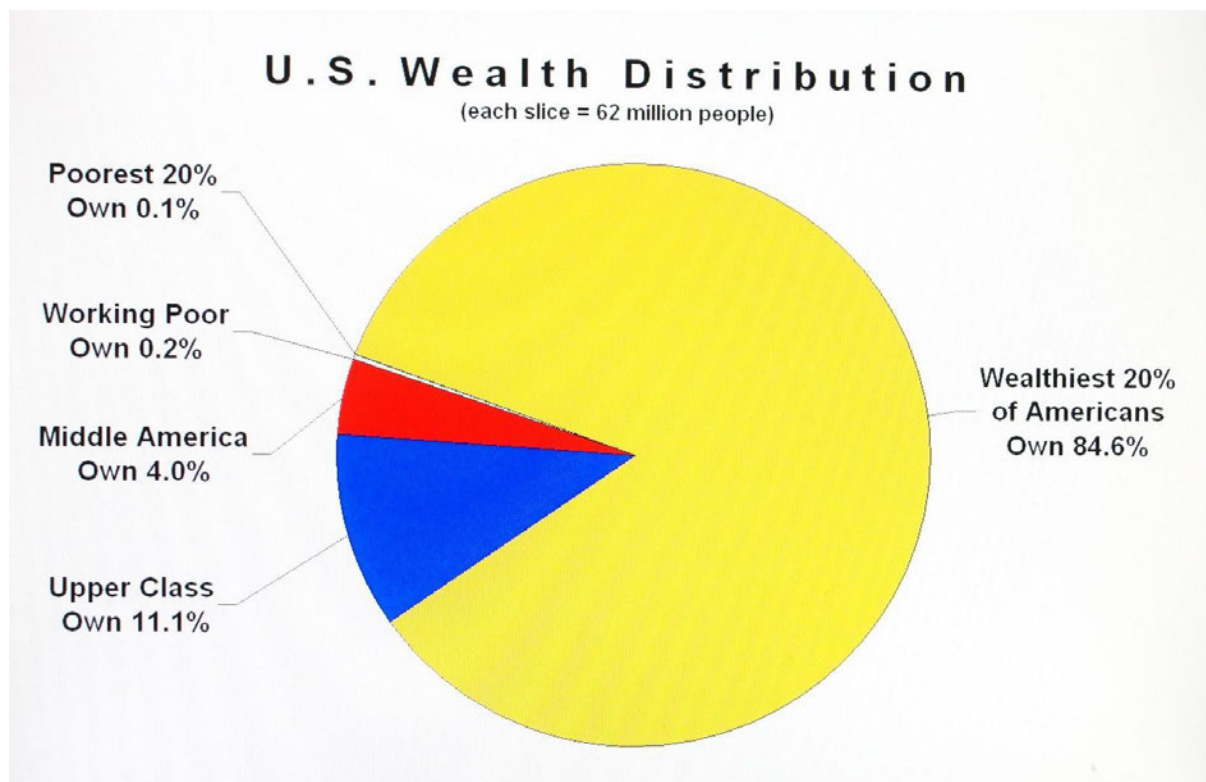
These numbers are striking based on what Dr. King and many others consider justice in a free society. Undeniably, the COVID-19 pandemic has pushed the poor further to the margins of society, as evidenced by the number of people seeking help from

¹⁵⁹ “Distributive Justice,” Assignment Point, accessed June 15, 2022, <https://assignmentpoint.com/distributive-justice/>

¹⁶⁰ Aimee Picchi, “10 Richest Billionaires Doubled their Wealth during Pandemic, Oxfam says,” *CBS News*, January 16, 2022, <https://www.cbsnews.com/news/billionaires-double-wealth-covid-pandemic/>

food pantries while the rich get richer.¹⁶¹ There is an undeniable inequity in U.S. wealth distribution, as demonstrated in figure 1.¹⁶²

Figure 1. Graphic View of Wealth Distribution in America



There is currently an imbalance in the distribution of wealth in America, resulting in 20% of the population possessing 84.6% of the nation's wealth (See Chart). Economic inequality, the unequal distribution of wealth, has become one of the most pressing issues – yet it often remains unrecognized. People are either unaware of or mistaken about the distribution of wealth in this country. Many people are oblivious to how great a

¹⁶¹ “COVID-19 Pandemic Exacerbated Food Insecurity, Especially in Families with Children,” New York University, last modified September 22, 2021, <https://www.nyu.edu/about/news-publications/news/2021/september/pandemic-food-insecurity.html>

¹⁶² “Graphic View of Wealth Distribution in America,” Data-Driven Viewpoints, accessed June 8, 2022, <https://datadrivenviewpoints.com/2012/12/02/graphic-view-of-wealth-distribution-in-america/>

percentage of wealth the rich own and how little a percentage of the poor own. According to a 2015 survey in Greater Boston by the Federal Reserve Bank of Boston, white households had a median net worth of \$247,500, while African American households had a median net worth of just \$8.¹⁶³

It is essential to the issue of poverty eradication that the distribution of wealth is addressed on an individual and systemic level. The project deals with helping individuals, but theories of Distributive Justice address the issue of poverty on a systemic level. In examining the theories of Distributive Justice, the reader must be careful not to regulate the theories in the classroom without attempting to apply them to changing society. Theories of Distributive Justice provide a roadmap by which we can chart a path to creating Dr. King's Beloved Community. The three major theories of Distributive Justice that will be examined in this paper are Egalitarianism, Utilitarianism, and Rawlsian.

Egalitarianism

The first significant theory of Distributive Justice to be examined is Egalitarianism. Egalitarianism is a theory based on equality, namely that all people are equal and deserve equal treatment in all things. The egalitarianism theory of distributive justice emphasizes equality and equal treatment across gender, race, religion, economic status, and political beliefs. Egalitarianism may focus on income inequality and the distribution of wealth in the development of various economic and political systems and

¹⁶³ "Economic Inequality, the Unequal Distribution of Wealth," GraduateWay, accessed May 28, 2022, <https://graduateway.com/economic-inequality-the-unequal-distribution-of-wealth/>

policies.¹⁶⁴ The theory of Egalitarianism is more concerned with the distribution process than the distribution's outcome.

Most agree that equality should be the goal of any plan of economic distribution; however, the lack of concern about the outcome of the distribution policies is a significant limitation of the egalitarian theory. The Stanford Encyclopedia of Philosophy notes that:

The problem with adopting this simple solution is that there will be many other allocations of material goods and services that will improve some people without making anybody else worse off. For instance, someone who prefers apples to oranges will be better off if she swaps some of her oranges for some of the apples belonging to a person who prefers oranges. That way, they are both better off, and no one is worse off. Indeed, since most everyone will wish to trade something, requiring identical equal bundles will make virtually everybody worse off than they would be under an alternative allocation.¹⁶⁵

Dictating that everyone must have the same level of distribution is ultimately not an effective means of distribution because of individual preferences. The lack of concern for the outcome of the distribution process is a severe limitation of the theory.

Utilitarianism

The second theory of Distributive Justice to examine is Utilitarianism. The theory of utilitarianism holds that actions are right and justified if they are useful or for the benefit of a majority of the people. Such actions are right because they promote happiness, which should be the guiding principle of social conduct and policy. Measures

¹⁶⁴ Robert Longley, "What is Distributive Justice?," ThoughtCo., accessed June 9, 2022, <https://www.thoughtco.com/what-is-distributive-justice-5225377>

¹⁶⁵ Stanford Encyclopedia of Philosophy, "Distributive Justice," accessed May 29, 2022, (<https://plato.stanford.edu/entries/justice-distributive/>.)

that increase society's overall welfare are good, and actions that decrease overall welfare are bad.¹⁶⁶

The fundamental problem with utilitarianism is that it can be used to justify the suffering of minorities for the benefit of the majority. It might be acceptable for a person to choose to suffer at some period in life to achieve a better quality of life. Still, critics argue that to make some people suffer so that there is a net gain for other people is fundamentally immoral. In the individual case, there is a single entity experiencing both the sacrifice and the gain. Additionally, the Stanford Encyclopedia of Philosophy states,

Also, the individuals, who suffer or make the sacrifices, choose to do so to gain some benefit they deem worth their sacrifice. In the case of society as a whole, there is no single experiential entity—some people suffer or are sacrificed so that others may gain. Furthermore, under utilitarianism, unlike the individual prudence case, there is no requirement for people to consent to the suffering or sacrifice, nor is there necessarily a unified belief in the society that the outcome is worth the cost.¹⁶⁷

Slavery in the United States is an excellent example of the problem with Utilitarianism. The nation benefited from the enslavement of Africans, but enslaved people never consented to or benefited from their enslavement. Another related criticism of Utilitarianism is that it does not consider the role of bias and racism in the distribution of goods and opportunities. Nor does it consider that one group of people will oppose other groups having the same opportunities and rights. Hence, if racial preferences are widespread and are not outweighed by the minority's contrary preferences (perhaps because the minority is relatively few compared to the majority), utilitarianism will

¹⁶⁶ Robert Longley, "What is Distributive Justice?" ThoughtCo., accessed June 9, 2022, <https://www.thoughtco.com/what-is-distributive-justice-5225377>

¹⁶⁷ Stanford Encyclopedia of Philosophy, "Distributive Justice," accessed June 1, 2022, <https://plato.stanford.edu/entries/justice-distributive/>.

recommend an inegalitarian distribution based on race if there is not some other utility-maximizing alternative to offer.¹⁶⁸ Therefore, Utilitarianism is the perfect theory for perpetuating white supremacy in America while promoting the benefits of unrestrained capitalism because both are wrongly perceived to benefit the dominant race in America.

Rawlsian

The last major theory of Distributive Justice to consider is John Rawls' theory of justice as fairness. John Rawls was an American political and ethical philosopher best known for his defense of egalitarian liberalism. He is widely considered the most important political philosopher of the 20th century.¹⁶⁹ In his 1971 book, *A Theory of Justice*, Rawls theorized that the distribution of goods and opportunities in society should be fair to everyone, constituting a form of justice. He based his theory on the principles of liberty and equality for everyone. Rawls' specific focus is on ensuring the rights of the minority in society which makes his theory most in line with the goals of this project. The majority living in poverty in Shively, Kentucky, are African Americans.

Robert Longley, in his work "What is Distributive Justice?" contends that

Rawls' theory of distributive justice assumes that designated groups of responsible people will establish "a fair procedure" for determining what constitutes a just distribution of primary goods, including freedoms, opportunities, and control over resources. Rawls' theory consists of three core components:

- All people should have equal individual rights and liberties.
- All people should have equal and equitable levels of opportunity.

¹⁶⁸ Stanford Encyclopedia of Philosophy, "Distributive Justice," accessed June 1, 2022, <https://plato.stanford.edu/entries/justice-distributive/>.

¹⁶⁹ Britannica, s.v., "John Rawls," accessed May 16, 2022, <https://www.britannica.com/biography/John-Rawls>

- Attempts to mitigate economic inequalities should maximize the benefits of those who are the least advantaged.¹⁷⁰

It should be noted that Rawls' theory allows for inequalities in the allocation of goods and opportunities to be only permissible if they are used to benefit the least advantaged members of society.

Critics of Rawls' theory point out that humans have self-interest and an innate desire to retain what they have attained. It is human nature that individuals want what is best for them and will make decisions according to their own best interests. They claim that individuals cannot be unbiased and that this unbiasedness often extends to the social groups to which we belong. Rawls addresses this concern through a concept he termed the veil of ignorance. The veil of ignorance is a hypothetical situation consisting of individuals completely unaware of their social and economic needs and ignorant of their original position in life. Rawls believed that individuals in this state of ignorance would not be influenced by self-interest and would seek to ensure fair distribution and proper allocation of resources.

Rawls theorized that the veil of ignorance makes people rational in their decision-making and fair and just in their negotiations. Upon the completion of negotiations, everyone returns to their original position, and there would be no way to change the distribution decisions. Given this veil of ignorance, Rawls asked how a logical person would approach these distribution negotiations. If we come to our original position wearing the veil of ignorance, we would never rationally privilege or disenfranchise any group because we might end up in that group. The veil of ignorance makes Rawls' theory

¹⁷⁰ Robert Longley, "What is Distributive Justice?," ThoughtCo., accessed June 9, 2022, <https://www.thoughtco.com/what-is-distributive-justice-5225377>

intriguing. Given the current level of racial animosity and conflict concerning wealth and power, a process that removed racial identity from distribution decision-making would benefit America's long-term health and vitality.

Only when we reexamine the current structure of economic distribution from an unbiased position can we truly create a fair society. Rawls understood that inequality is a reality in any system of distribution but was acceptable under certain conditions. Rawls was adamant that inequality of opportunity and distribution can only be acceptable if it enhances: “the opportunities of those with lesser opportunities” in society and/or excessive saving within the society either balances out or lessens the gravity of hardship experienced by those who would not traditionally benefit. Basic liberties can only be restricted if this is done to protect liberty in a manner that strengthens “the total system of liberties shared by all,” or less than-equal liberty is acceptable to those subject to this same lesser liberty.¹⁷¹

Robert Nozick, an American philosopher and fellow professor of Rawls at Harvard, is considered by many to be the strongest critic of Rawls' theory of distributive justice as fairness. In his work, *Anarchy, State, and Utopia*, Nozick countered Rawls' theory of distributive justice by stating that “individuals have rights, and there are things no person or group may do to them (without violating their rights).” Nozick took a Libertarian view of Distributive Justice, deriving inspiration from English philosopher John Locke’s ‘theory of natural rights. According to Nozick, individuals have their natural rights, which cannot be violated or infringed upon, and no one can violate them to achieve, in this case, for the welfare of other people in society, as proposed by John

¹⁷¹ Robert Longley, “What is Distributive Justice?,” ThoughtCo., accessed June 9, 2022, <https://www.thoughtco.com/what-is-distributive-justice-5225377>

Rawls, is immoral.¹⁷² Libertarians such as Nozick advocate for minimal government interference. There should be no government regulations, state-owned property, and welfare schemes, but the police, laws, and court system may be present. According to Nozick, “the minimal state is the most extensive state justified.” If the state seeks a greater role than the narrow function of protecting force, theft, fraud, and enforcement of contracts, it crosses the boundary and violates individual rights. Nozick points out that it is immoral to tax one group of people for the benefit of others.

Nozick disregards Rawls’ theory of “justice as fairness” as, according to him, it causes inequality in terms of the average gains made by individuals since the less endowed to get more than the deserving, talented ones. Hence Nozick believes that distribution should be based on merit.¹⁷³ The issue with Nozick’s criticism is that he believes everyone starts from an equal starting point, which is not true.

Moreover, minorities are born poor and die poor in America without the means or an opportunity to change their circumstances. It is difficult to move ahead without a starting foundation upon which to build. The residents of Shivley are facing generational poverty, often never having access to income-producing assets that could fundamentally change their family's futures. In many cases, this is not a result of a lack of effort or initiative but how our economic system currently allocates resources to the most powerful and influential. Nozick seems blind to the everyday reality of millions of Americans. Finally, many Americans have been against attempts at Distributive Justice in the past,

¹⁷² Stanford Encyclopedia of Philosophy, “Robert Nozick’s Political Philosophy,” accessed May 15, 2022, <https://plato.stanford.edu/entries/nozick-political/>.

¹⁷³ Jason Brennan, “Skepticism About Distributive Justice,” Libertarianism.org, June 12, 2022, <https://www.libertarianism.org/videos/skepticism-about-distributive-justice>.

not from a Libertarian point of view, but because of the perception that someone must be disadvantaged to level the playing field for others. Controversy in the provision of distributive justice typically arises when specific public policies increase the rights of access to benefits for some people while reducing the actual or perceived rights of others. Equality issues are commonly seen in affirmative action policies, minimum wage laws, public education opportunities, and quality. Among the more highly contended issues of distributive justice in the United States involve public welfare, including Medicaid and food stamps, providing aid to developing foreign nations, and issues of progressive or tiered income taxes.¹⁷⁴ The Rawlsian theory of Distributive Justice most appropriately interacts with the other foundational papers of this project. The following sections will demonstrate the interaction of Rawlsian Theory of Distributive Justice with Widow's Oil, Walter Rauschenbusch, and Liberation Theology.

Distributive Justice and the Widow's Oil

The biblical foundation of the project is the story of the Prophet Elisha and the Widow's Oil in 2 Kings 4:1-7. The story of the widow's oil demonstrates the feasibility of empowering the poor with the knowledge to use income-generating assets to move out of poverty. A Theory of Distributive Justice would have ensured that the widow and her neighbors had the necessary resources to accumulate assets. Instead of beginning with empty jars, the neighbors could have provided the widow with full jars, making the process of getting out of debt easier and faster. Instead, the lack of resources forced the widow into a position where her children were at risk of slavery. The implementation of a

¹⁷⁴ Robert Longley, "What is Distributive Justice?" ThoughtCo., accessed June 9, 2022, <https://www.thoughtco.com/what-is-distributive-justice-5225377>.

Rawlsian theory of distribution would have created a more equitable situation in Israel. The widow would not have been at the mercy of a debt collector who had amassed an unfair economic advantage due to the exploitation of unjust distribution laws. The implementation of this project would have helped the widow, but it would not have made a difference to the systemic exploitation of the poor throughout the nation of Israel. Only the application of Distributive Justice would make a difference throughout the nation. Ultimately, Distributive Justice is what the Apostle Paul was advocating for in 2 Corinthians 8:13-15: “Our desire is not that others might be relieved while you are hard pressed, but that there might be equality. your plenty will supply what they need, so in turn, their plenty will supply what you need. The goal is equality, as it is written: “The one who gathered much did not have too much, and the one who gathered little did not have too little.” It would be fair to say that Distributive Justice is in line with the will and word of God, and his people should strive to make it a reality in today’s society.

Distributive Justice and Walter Rauschenbusch

The Historical Foundation of the project is Walter Rauschenbusch and the Social Gospel. An examination of Rauschenbusch’s life and teachings demonstrated the rationale for the church to reinterpret its role in society. The modern church must concern itself with the spiritual needs of the lost and the everyday needs of those living in poverty. Rauschenbusch and the Social Gospel provided the reasoning for locating this project in the local church. Unfortunately, there are limits to the impact of the local church to deal with the systemic economic imbalances that cripple the communities they serve. Rauschenbusch understood this dilemma and advocated for systemic changes to benefit

the poor. According to Rawls's theory of Distributive Justice, a redistribution of wealth would be in line with the life and work of Rauschenbusch. Rauschenbusch and King, after him, wanted a society where everyone had an equal opportunity to life, liberty, and the pursuit of happiness.

Distributive Justice and Liberation Theology

The Theological Foundation of the project is Liberation Theology, which advocates empowering the poor and oppressed. Its teachings argue that God stands on the side of the poor, and therefore the church should be on the side of the poor and oppressed. This is depicted in Psalm 72:1-4: "Endow the king with your justice, O God, the royal son with your righteousness. May he judge your people in righteousness, your afflicted ones with justice. May the mountains bring prosperity to the people, the hills the fruit of righteousness. May he defend the afflicted among the people and save the children of the needy; may he crush the oppressor"(Psalm 72:1-4). This project aims to empower the poor to improve their circumstances, while distributive justice deals with the issue of the oppression of the poor on a systemic level. The goal of liberation theology, the proposed project, and Distributive Justice are the same: to enable every member of our community to have equal access and opportunity to economic and political power regardless of race, sex, social, economic background, or sexual orientation. We cannot be free until the last of this experience, genuine liberation from oppression.

Conclusion

In Conclusion, Dr. King was clear that there needed to be a redistribution of wealth in America to achieve his dream of a Beloved Community. Throughout his life,

Dr. King advocated for a version of the American Dream that included everyone, not just whites or the rich and powerful. There is no denying that the same economic imbalance that existed during the life of Dr. King persists today.

The goal of this project is to address this imbalance by empowering the poor in Shively to accumulate income-producing assets. It is vital to the health of our communities that everyone has a viable plan for full participation in the economic life of our nation, which in turn will move us closer to Dr. King's Beloved Community. The long-term goal of this project is reproducibility in local churches; however, that is not enough to move our nation to become a Beloved Community for all. A new approach is needed regarding how the economic benefits of the second-largest economy in the world are distributed. An approach in which fairness is the guiding principle in our distribution process if we are to hold to the founding principles of this nation that proclaims, "justice for all."

The different theories of Distributive Justice examined in this chapter provide a solution to the problem of injustice in economic distribution. These theories provide a philosophical framework to make policy decisions at a national and local level. The three major theories discussed were Egalitarian, Utilitarianism, and Rawlsian. On the surface, the Egalitarian theory of distributive justice seems like a fair way to distribute goods in society. Ultimately, it proves inadequate because it does not consider the outcome of the processes and policies of distribution. It leaves the possibility that inequalities could still exist in society at some level. The Utilitarian Theory of Distributive Justice places the pleasure of the majority ahead of the suffering of the minority if it serves the greater good. This type of thinking created, maintained, and justified slavery in America. It also

allows the exploitation of our capitalistic system by the few. The reality is that most CEOs make multiple times more than their employees for the same forty-hour work week, which makes Utilitarianism unacceptable. The theory of Distributive Justice that most closely aligns with the goals of this project is Rawlsian. John Rawls's theory of justice as fairness places the needs of the most disadvantaged at the heart of the distribution process. It only allows for imbalances in distribution only when it directly leaves the most disadvantaged in a better condition.

Rawls's concept of the veil of ignorance closely follows King's desire that everyone is measured equally without preference for one group over another. The veil of ignorance is the only way to achieve that goal. Unfortunately, it is tough to imagine the current political leaders of America having the character or courage to entertain or even understand Rawls's theory because they live, work, think, and govern in their veil of ignorance that seeks only to benefit their ideologies. Critics will argue that Rawls' theory and Distributive Justice are immoral and that market forces should be allowed to naturally dictate economic distribution. They would argue that some people are simply lazier than others, and our current system does not need to change, and their behavior needs to change. They argue that if the system is not broken, then do not fix it. They argue that existing distribution is morally preferable to changing to any practical alternative proposed—to take a substantive position in the area it claimed was too controversial to consider. Societies cannot avoid taking positions about distributive justice all the time, and any suggestion that they can be resisted is incoherent.¹⁷⁵

¹⁷⁵ Stanford Encyclopedia of Philosophy, "Distributive Justice," accessed May 29, 2022, <https://plato.stanford.edu/entries/justice-distributive/>

CHAPTER SIX

PROJECT ANALYSIS

Introduction

The book of James, chapter two, verse six raises a question that those living in poverty have been asking of the church for years. It is a question that followers of Christ must seek to answer if they are genuinely going to be salt and light in an increasingly hostile world. It is especially relevant to those seeking to fulfill King's vision of a Beloved Community for all. James, the brother of Jesus Christ, presents the question: "Suppose a brother or a sister is without clothes and daily food. If one of you says to them, "Go in peace; keep warm and well fed," but does nothing about their physical needs, what good is it?" (James 2:16) Those living in Shively, Kentucky, where poverty disproportionately impacts single mothers and children, have long wondered the same thing about the efforts of local churches. What good is it? Creating an affirmative answer to that question has been the driving force of this project.

The project attempts to provide the biblical, historical, theological, interdisciplinary, and research foundations for a church-based program to equip low-income families with the knowledge, support, and encouragement to accumulate income-producing assets. The accumulation of these assets would provide individuals and families living in poverty the means to move above the poverty line, thereby improving their lives and their community. Many of our African American churches exist

in communities decimated by poverty, discrimination, red-lining, and over-policing that has only increased since the end of the Civil Rights Movement. The empirical data from this research project suggests that the local church could use the information to restore hope and prosperity to their surrounding communities, transforming them into Kings' Beloved Community.

The issues facing communities of poverty have only worsened with the onset of the COVID-19 pandemic and the rising fears of a recession. The residents most impacted by these events are desperately looking for help. Unfortunately, many stopped looking for assistance from the local church years ago. The local church has developed a reputation for being insular and unconcerned about the plight of those living outside their doorsteps. The local church can no longer turn a blind eye to the suffering of others as it faces its slow demise into irrelevance.

The results of this project demonstrated a feasible way for the local church to make a real difference in the lives of residents while building new bridges of mutual trust and engagement with the community at large. The survival of the local church and the community depends on strengthening this relationship. It starts with the local church concentrating on its time, resources, and finances to empower residents to lift themselves out of poverty. The program proposed in this project has the potential to help the local church take a significant step toward building new community bridges. The project was designed to test the feasibility of teaching low-income residents how to accumulate income-producing assets by purchasing a home, starting a business, or gaining additional education. Upon completion of the six weeks of financial teaching in these areas, each

project participant created a personalized action plan to accumulate income-producing assets.

Methodology

The key to the creation, implementation, and completion of this project was its Biblical, Historical, Theological, and Interdisciplinary foundations. The Biblical foundation of 2 Kings 4:1-7 provided the most crucial rationale for the project's overall direction. The Prophet Elisha's experience with the widow and the oil made clear that the church must reevaluate its role in helping the community. The church must assume a supporting role in helping single mothers to transform their financial circumstances. Elisha provided the knowledge, encouragement, and, more importantly, the space for the Widow to miraculously resolve the economic threat against her family. The project assumed the same stances in its design approach by emphasizing the communication of knowledge, skills, and understanding while requiring the project participants to do the actual work.

The Biblical foundation foreshadowed the project's eventual focus on single mothers. The widow experienced the stress and pressure of providing for her family, which eventually drove her to seek assistance from God's representative. The final project participants comprised single mothers who experienced the same daily pressure. In retrospect, the Biblical foundation identified the most vulnerable in society and the group that would most benefit from the project.

The ministerial inspiration for the project came from its historical foundation, which focused on Walter Rauschbusch and the Social Gospel. Rauschbusch's ministry

evolved during his first pastorate in Hell's Kitchen. This was a reminder that the gap between the theocratical and reality of ministering in an urban context is real.

Rauschbusch's experience and personal growth in Hell's Kitchen demonstrated the importance of placing the needs of the people over one's preconceived notions or ideas of Christian ministry. Rauschbusch's example helped ensure that the project remained focused on providing practical assistance to the participants as opposed to providing a feel-good experience for the local church. Ultimately, Rauschbusch's influence upon King provided a final inspiration to keep the creation of a Beloved Community in focus throughout the project.

The Theological Foundation for the project focused on Liberation Theology. The Bible teaches in the Old and New Testaments that God is on the side of the oppressed; therefore, His followers, especially the local church, should strive to lift those whom life has forced to the ground. Liberation Theology provides the framework for the local church to empower those living in poverty with the tools and knowledge to become their advocates. Those currently living in poverty are the ones most motivated to change their circumstances, and the local church should come alongside them in the process of deliverance. Liberation Theology kept the project focused on teaching people to fish instead of just handing a fish to the same people every week.

Distributive Justice served as the Interdisciplinary foundation and guided the future application of the project. The project is designed to be utilized by the local church to impact the poor in their community, while Distributive Justice seeks to address poverty at a systemic level. Distributive Justice speaks to the need to make fundamental changes in how income and wealth are distributed at the national level. This project exists because

Distributive Justice does not. If the ultimate goal is King's Beloved Community, then Distributive Justice must be applied to our current economic system.

The participants in this project were selected through a community-wide recruitment process. A recruitment flyer was presented to the context church, disseminated through the local elementary school parent portal, and disseminated through the local Louisville Metro Council constituents' network. The six-week training model was designed to survey the participants' change in attitude and knowledge about the accumulation of income-producing assets before and after the project.

A focused training model for asset accumulation was chosen to help participants build their knowledge and confidence with each session. The project is designed so that each session builds upon the previous session with assigned weekly reflection homework. The outcome of the project is a personalized long-term plan to achieve homeownership or start a business for each participant.

Implementation

After identifying seven people interested in the project, an invitation with additional project details and an interest form were sent to the prospective participants. The prospective participants were given a week to review and return the form. Six of the seven prospective participants completed the interested form and were provided with a consent form to review and sign. Ultimately, four of the original seven prospective participants returned the consent form and completed all six weeks of the project. The final project participants were single mothers ranging from 32 to 43 years old. The majority of the participants (75%) had a high school education, and one had a college

degree. All of the participants lived within the context area, the majority of the participants were renters (75%), and one owned a home. One of the participants currently owns a business. Two of the project participants had household income levels below the federal poverty line earning less than \$15,000 per year, with the remaining two earning \$45,000 and \$35,000 per year, respectively. The participants were not members of the context church and were unacquainted with one another. The success of the project would be determined by the participant's change in financial knowledge, whether or not the participant's attitude about their finances has been positively impacted, and whether the participant created a personalized action plan to accumulate income-producing assets.

The project was conducted according to a detailed schedule (See Appendix A). Week One included a two-hour introductory session with a question-and-answer period. The session's goal was to provide each participant with a clear understanding of the project's goals, objectives, and expectations. The participants were then given time to complete the pre-questionnaire. The purpose of the questionnaire was to gauge each participant's initial understanding of financial concepts and overall financial concerns and to give them insight into the topics to be covered during the six weeks. Each weekly session started with a review of a current news article about the core subject taught during the session.

The article chosen for week one was "Wealthier Americans Making \$250,000 or More are Beginning to Live Paycheck to Paycheck" by Yael Bizouati-Kennedy. The article was selected because it let participants know that their current financial condition is not uncommon or a reason to be ashamed. The article also introduced the topic of budgeting, which would be the focus of the first two sessions.

Additionally, participants were provided a lecture on the overall need for a sound financial plan, with budgeting being the foundation. The purpose of the lecture was to lay the groundwork for creating their personalized action plan for accumulating income-producing assets. The participants were then taken through an exercise in which they created three long-term financial goals. The activity was essential to help the participants understand the relationship between achieving their goals and the skills taught in the sessions.

The participants were then introduced to the concept of budgeting which represents the cornerstone of all financial planning. They were guided through a step-by-step exercise using their financial data to create a budget for the upcoming month. It was an eye-opening experience for many participants, and details will be covered in the Summary of Learning section. The session concluded with an explanation of the weekly journaling assignment. Each participant was required to answer three journal questions between each class session. The purpose of the journal questions was to encourage the participants to practically apply each session's lessons, to identify any areas that needed clarification, and to gauge any changes in the participants' attitudes about their financial situation. The participants were required to submit their journal entries at the beginning of the next session.

Week Two continued the discussion on the importance of a budget as the foundation of a plan to accumulate income-producing assets. The session began with a brief overview of the previous session and a short discussion of the journal questions and answers. The group then reviewed the weekly article entitled “Nearly 3 in 5 Americans are making this huge financial mistake” by Maurie Backman for The Motley Fool. The

article discussed the importance of creating and maintaining an emergency fund in an unforeseen emergency. The topic of an emergency fund is critical for those living paycheck to paycheck because a costly car repair could result in the loss of employment or financial ruin. The majority of the session was spent discussing the differing theories on budgeting. The two main theories presented and recommended to the participants were the 10/10/80 rule and the 50/30/20 rule. Each rule guides participants on how to divide their income and expenses into a budget. Both methods were presented to give the participants options that fit their financial situation. The session concluded with a reminder to complete their weekly journal entries and a question-and-answer period.

The focus for Week Three shifted from budgeting to dealing with debt. Consumer debt is often an obstacle to the poor rising out of poverty and the middle class from moving into the upper class. The session began with a review of the previous week's journal submissions and a discussion of Phil Hall's article "Average US Household Carries \$155K in Debt". The article intended to inform the participants on how widespread the debt problem is in America. It was the perfect segue into a discussion on spending habits that lead to debt. The goal of the discussion was to draw attention to the participants' behavior and attitudes toward debt. The group also discussed the pros and cons of debt repayment plans. The session concluded with a presentation on how budgeting and creating an emergency fund help protect against the unnecessary accumulation of debt which paves the way for the accumulation of assets. The participants were reminded to complete their journal questions, and the session was dismissed.

Week Four continued the discussion on debt management. The session began with a review of the journal submissions and a discussion of Fiona Smith's article "Rich vs. Wealthy: What's the Key Difference Between the Two?" The article was utilized to help the participants to define their long-term financial goals. It should be noted that being wealthy means different things to different people, but each participant was challenged to decide a definition for themselves. During the discussion, it became apparent to the group that debt is a major barrier to creating wealth. The first portion of the class was spent discussing the two main strategies for debt reduction: The snowball strategy and the Avalanche Strategy. The strategies were presented because they are equally effective, but the snowball strategy requires more motivation and discipline than the Avalanche. The session concluded with participants choosing a debt strategy to implement during the week and encouraging them to complete their journal assignments.

Week Five included one-on-one interviews with participants. The interview questions dealt with the participants' previous strategies to deal with financial concerns, their financial goals and dreams, the level of stress from their current financial situation, and how their life would be different if they got a handle on their financial situation. The interview questions were used to determine the participant's growth in financial knowledge, motivation, and level of understanding concerning the accumulation of income-producing assets.

Week five also introduced the participants to a process toward home ownership. The session began with an article discussing how racism, segregation, and redlining helped widen the homeownership gap between African Americans and whites. It was essential to establish that the lack of homeownership amongst African Americans was not

a matter of personal behavior but systemic. The conversation then turned to the long-term advantages of homeownership versus renting. It was important to begin this discussion because, as previously noted, seventy-five percent of the participants were renters. It was critical to help the participants understand the importance of homeownership before providing them with the steps toward that goal. The participants were then introduced to the Louisville Metro Down Payment Assistance Program. The program offers low-to-moderate-income homebuyers a down payment and closing cost assistance for purchasing a home in the Louisville Metro area. It was necessary to inform participants of the community resources available to become homeowners. The remainder of the session focused on the eleven steps to homeownership. The session concluded with a question-and-answer period and a reminder to complete their journal assignments.

Finally, for Week Six, the session focused on entrepreneurship. The participants were introduced to the steps to start a business for \$100. There are several ways to start a business, but given that the participants lacked significant amounts of startup capital, a different approach had to be offered. The steps were presented to ensure that all participants would have the ability to immediately start the process of creating a business. The remainder of the session was devoted to summarizing all six weeks of the session and completing the post-survey questionnaire. The participants were thanked for their participation throughout the six weeks. The project was concluded, and the participants were dismissed.

Summary of Learning

Pre & Post Questionnaires

Pre and Post Questionnaires were chosen as the primary data collection method to measure changes in two types of information: behavioral, and attitudinal. The questionnaires were designed to solicit data from the project participants concerning their behavior and attitudes regarding their finances, fears, and goals. The same questions were utilized for both questionnaires to conduct a comparison at the end of the project. The expected outcome was a positive difference in the participants' behavior and attitude after receiving six weeks of training on accumulating income-producing assets.

Question 1: What are your greatest concerns about your current financial situation? The purpose of this question was to measure any change in the participant's emotional view of their financial situation. The results of the pre-questionnaire indicated that the participants had various concerns. Participant #1 was concerned about keeping a stable job after being unemployed for the last four years. After completing the project, the problem became a goal of pursuing a career with a sustainable income. Participant #2 was initially concerned about being one missed paycheck or illness away from financial ruin. After completing the project, the concern was addressed by the creation of an emergency fund. The participant started an emergency fund by holding a yard sale. Participant #3 was initially concerned about finding stable employment and housing to create a more stable future for their family. After completing the project, the participant still had concerns about their housing but was able to find stable employment. Participant #4 was concerned about earning more money and paying off debt to finance their start-up

business. After completing the project, the participant had a budget and a debt payoff plan to help address their concerns.

Question 2: Describe in detail your current process of saving for emergencies and long-term goals. The purpose of this question was to measure any change in the participants' understanding of different saving methods. The results were that none of the participants initially had a plan for saving for emergencies or the future. After completing the project, three out of four, or seventy-five percent (75%) of the participants, had a written process for saving for emergencies. All participants' plans included a written budget and a plan to set aside a predetermined amount from each check for savings.

Question 3: What types of community resources are currently available to you? The purpose of the question was to determine any changes in the participant's understanding of available community resources for those living in poverty. One out of four, or twenty-five percent (25%) of the participants, were aware of a community resource to assist them financially. After completing the project, three out of four, or seventy-five percent (75%) of participants, identified SNAP, the Louisville Homeownership program, the Louisville Urban League, and Shivley Area Ministries as community resources.

Question 4: Describe in detail your current budgeting process. The purpose of this question was to determine the participant's current understanding of budgeting techniques and measure any change in knowledge. One out of four, or twenty-five percent (25%) of participants, utilized a written monthly budget. After completion of the program, four out of four, or 100% of the participants, were actively using a monthly budget. Each participant adopted a budgeting process unique to their personality and

financial situation. Participant #1 centered their budget on eliminating eating out and being clear about the difference between needs and wants. Participant #2 centered their budget on utilizing the envelope budgeting system to ensure they never overspent. Participant #3 centered their budget on eliminating wants and focusing financial decisions on needs. Participant #4 created a budget that allocated 10% to charitable giving, 10% to savings, and 80% to bills and long-term goals.

Question 5: Describe in detail your current process for paying off your debt. The purpose of this question was to determine the participant's knowledge of debt reduction methods and measure any change in that knowledge. The results were that two of four or fifty percent (50%) of participants had a dedicated process for paying off debt. The process for paying off debt for both participants was to obtain a second job to reduce their debt. After completing the project, 100% of participants, had a plan to pay off their debt. Participant #1 chose the debt snowball payment to pay off their debts, moving from small to larger over time. Participant #2 decided to establish an emergency fund and use their credit report as a roadmap to pay off their debt. Participant #3 planned to utilize their credit report as a guide to systemically pay off their debt. Participant #4 set up a payment plan with their creditors to pay off their debt over time.

Question 6: How would you describe your current level of financial literacy? The purpose of this question was to determine the participant's existing knowledge of personal finances and to measure the effectiveness of the project. The participants initially described their level of financial literacy as "rocky", "novice," "very low," and "full of ideas that don't seem to work out." After completing the project, Participant #1 described their current level of financial literacy "as stable and thriving for more."

Participant #2 described their current level of financial literacy this way “I feel I can take what I have learned and apply it to my life. I can also take this information and share it with family members”. Participant #3 felt their current level of financial literacy was higher because they have ideas of what to do but still haven’t achieved anything yet”. Participant #4 felt that they were “still in the beginning stages of learning and applying the skills that they have learned in the class.” The results indicate that the program succeeded in increasing the overall knowledge of the participants.

Question 7: What do you think are the best ways to address poverty in your community? The purpose of this question was to gauge the change in the participant's willingness to be an advocate for their community. The participants initially indicated that greater cooperation within the community is key to dealing with poverty. They also identified a livable wage and affordable housing as necessary to help the poor move from the edge of society. Lastly, the participants indicated that making financial literacy programs similar to the project more widely available would be helpful. After completing the project, the group collectively felt the key to dealing with community poverty is everyone working together, having more high-paying jobs, and sharing the knowledge from this project with family and friends through their social media platforms.

Journal Questions

Journal Questions were chosen as a data collection method to reinforce the information from the weekly sessions, identify any areas of concern or confusion, and measure changes in behavior and attitude. It was essential to remind the participants at the end of each class to complete the journal entries.

Several times, a participant forgot to complete the entries or provided limited responses. The journal entries provided the most accurate and correct data on each participant's ability to absorb and put into practice the principles being taught each week. The journal entries provided the necessary feedback to adjust the weekly sessions to ensure the participant's needs were being met.

Question 1: What did you learn new in this week's class? The purpose of this question was to identify knowledge gaps in the participants' understanding of personal finances. It also served as a gauge as to how well the participants were absorbing information. The weekly entries indicated that the majority of participants were able to comprehend the session information. For example, Participant #1 stated, "When you have wealth, you have power and control over your life. This week I learned not to create more debt and pay off debt but to start with an emergency fund." Participant #2 stated, "This week, I learned that I am not alone in my struggle with money and credit. A budget may be the solution to my issue." Participant #3 stated, "This week, I learned about redlining, renting vs. buying, and how to start a business." Participant #4 stated: "I learned that there is good and bad debt. I learned the difference between variable and fixed expenses. I learned that there should be a purpose behind my money." These entries indicate that each participant began the project with a limited understanding of personal finance and wealth creation. However, they were encouraged and motivated by the information they received each week.

Question 2: What specific financial steps do you plan to take this week? The purpose of this question was to motivate the participant to act on the information from the weekly session. It also revealed which topics resonated most with a particular participant.

The entries reflected the participant's current financial situation and stated long-term goals. Participant #1 focused on homeownership: “To get my credit report and work on paying off debt (small to large). Homeownership making sure that I have at least \$1500 in my savings.” Participant #2 already owns a home but struggled with budgeting: “This week, I plan to start doing meal planning to help my budget.” Participant #3 was dealing with a lack of employment throughout the project, and their entries tended to reflect that concern: “I’m trying to find more income.” Participant #4 was very methodical in their approach to their finances to support their start-up business: “Gather all of the bills and loan statements. Get a folder where I keep all of my billing statements and receipts, and download a budget app. I plan to create my budget this week using the 50/30/20 budget system.” The entries indicate that three out of four participants took significant steps each week to improve their financial situation to accumulate income-producing assets. The one participant who did not demonstrate weekly engagement was overwhelmed with seeking employment. Fortunately, with the help of another participant, participant #4 was gainfully employed by the end of the project.

Question 3: I have discovered this week that I can change the following ways of thinking. The purpose of this question was to motivate the participants to actively engage in changing how they perceive their finances. The question was important because attitude determines actions, so if you change your attitude, you will naturally change your actions. The weekly entries also served as a guide to areas that might need to be addressed during the next session. The results indicated that three out of four participants demonstrated a positive change in attitude week to week.

For example, Participant #1 stated: “If you change the way that you think by being positive, knowing that you can and will do this. Replacing words with CAN AND WILL.” Participant #2 stated: “I discovered this week that looking at my house as a burden should change. Once I get my emergency fund together, I will feel better about being a homeowner.” Participant #3 shared: “I thought I needed more money to create a budget for myself. What I have discovered is that I am spending a lot on my wants and that I need a budget in place to reach my goals.” The only participant that didn’t demonstrate a change in attitude during the first five weeks of the project was #4. Participant #4’s first five journal entries were similar in expressing a sense of hopelessness to change anything due to their lack of employment.

Question 4: Are you encouraged this week about your financial situation? Why or Why not? The purpose of this question was to specifically identify weekly the issues that were encouraging or discouraging the participants. The responses to this question helped to tailor the following week’s session discussions. The data collected indicated that three out of four participants felt more encouraged about their financial situation with the passing of each week. For example, Participant #2’s entire demonstrated growing confidence in their ability to solve their financial problem. Their week one entry was honest and straightforward: “I am not encouraged this week because I have a home issue that will require funds that I don’t have.” Week two’s entry demonstrates a positive change in thinking and action: “This week, I am encouraged by writing out and reviewing my debt plan.” The improvement continued the following week: “This week, I feel good because having the yard sale helped me save for my emergency fund. I am encouraged even though I went over my July budget. I feel it was for a good reason. I will be able to

recoup some of the money by having another yard sale on August 6th.” The experience of Participant #2 was indicative of the growth of the other participants except for one. Participant #3 struggled throughout the project to remain positive but demonstrated a change in attitude by the end of the project. The week one response was, “No, because my financial situation is tough.” Week two’s response was similar: “No, I’m still not encouraged about my financial situation because I haven’t found a new job with more income.” Week three indicated more of the same: “No, I’m not encouraged due to my life situation.” Week Four revealed a positive change in attitude: “Yes, this week I am encouraged about my financial situation because I’m going to get a new job.” Week Five’s response indicated the realization of the hope of the project: “Yes, I am very encouraged about my financial situation because I will soon have more income and more stability.”

Discussion questions

Discussion questions were chosen as a data collection method to determine the participants' initial understanding of the lesson topic, to identify and address misconceptions, to increase participant engagement in the session, and to facilitate understanding. An unanticipated benefit of the discussion questions was the interaction between the participants. The discussions allowed the participants to share fears, opportunities, and hopes, and the result was the building of community within the group.

Question 1: What is the best way to pay off debt? The purpose of the question was to understand the participants' understanding of debt management. The results were three of four or seventy-five percent (75%) of the participants could explain the debt snowball method of paying off debt by the end of the session. The method is designed to start with

paying off the smallest debt and then using the former debt payment to pay off the next debt faster. They choose this method to build their confidence by obtaining small victories at the beginning of the process. It was the first time any participants had been introduced to a detailed debt management plan.

Question 2: What are the best ways to save for the future? The purpose of this question was to gauge the group's understanding of different methods of saving for the future. Two out of four or fifty percent (50%) of participants felt an emergency fund was the best way to start saving for the future. One out of four twenty-five percent (25%) chose to invest in their company's 401K plan as their primary means of saving. One out of four or twenty-five percent (25%) participants believe starting a business would be the best way to accumulate savings funds. These answers are reflected in the project's goal to help each participant create an individualized asset accumulation plan that fits their personality and risk tolerance.

Question 3: How much income does a person need for retirement? The purpose of the question was to assist participants in determining how much they need to retire. The results were three out of four or seventy-five percent (75%) of participants were able to identify a specific amount for retirement. Unfortunately, all of the amounts were guesses or wishes. Only one out of four or twenty-five percent (25%) of participants was able to utilize a retirement formula to create a specific retirement date by the end of the session. The results reflect only one participant who had experience working with formulas in their occupation.

Question 4: What are the steps to creating a small business? The purpose of the question was to determine how much the participants understood about creating a

business. The results were that four out of four or (100%) of participants could correctly list the steps to creating their own small business. One participant had already started a business, but they benefited from the session by identifying several steps to improve their business.

Question 5: In what ways can a person generate additional income? The purpose of the question was to determine how participants currently earn additional income. The results were that three out of four or seventy-five percent (75%) believed that obtaining a second job was their best solution to generating additional income. One out of four or twenty-five percent (25%) participants believed that starting a new business was their best answer to generating additional income. One of the participants held a yard sale the weekend after the session to generate income for their emergency fund.

Question 6: What community resources are currently available to help you financially? The question aimed to gauge the group's understanding of available community resources. The participants were introduced to several community programs and were instructed to choose one program to help them reach their financial goals. The results were that three out of four, or seventy-five percent (75%) of participants indicated that Louisville Down Payment Assistance Program was the most important resource available to help them reach their goal of homeownership. The fourth participant already owned a home but would recommend the program to family members.

Question 7: How would the attainment of additional education impact your income possibilities? The purpose of the question was to have the participants share their views on continuing education. The response to this question was unexpected. It was anticipated that the participants would view additional education as a means to

higher-paying jobs. The participants indicated that the cost and time commitment of further education would not be worth the effort in comparison to starting a business. They were also more concerned about paying for their children's college education than their own.

Question 8: What are the steps to owning a home? The purpose of the question was to determine the group's understanding of the steps to purchasing a home. Homeownership was viewed as a sign of safety and success by all participants. Several of the participants shared stories of traumatic experiences in dealing with unstable housing conditions. The results are that four out of four could correctly identify the steps to homeownership by the end of the project.

Interviews

Interviews were chosen as a data collection method to supplement the data gathered during the pre-questionnaire, journaling, and group discussions. The interviews provided an opportunity to probe deeper into responses given during the other collection methods and to provide clarification and motivation in responding to statements provided during the weekly journaling. A common theme expressed in all of the participants' interviews was feeling overwhelmed regarding their current financial situation. The participants all expressed the stress and pressure of being their families' sole or primary providers. Still, they were hopeful that participating in the project would be the turning point in their journey to a more stable future.

All the participants shared a similar starting point in their financial knowledge, but each had chosen a different final destination. Participant #1 chose homeownership as their long-term goal. They indicated that homeownership represented safety and stability

for their family. They identify the information concerning the City of Louisville's homeownership program and the sessions on the steps to homeownership as critical to creating a personal pathway to achieving their goal.

Participant #2 spoke at length about their goal of creating a non-profit to provide school supplies to poor children in the community. The motivation for this goal was born out of personal trauma in the participants' life. The participant is already engaged in this effort but understood that their poor financial condition hindered their ability to make a more significant difference. The participant expressed that the sessions on budgeting and saving helped them identify some crucial mistakes they had been making in their finances. They stated that the project enabled them to make immediate changes to their spending habits, resulting in more disposable income to purchase school supplies throughout the year when items are cheaper than at the beginning of the school year.

Participant #3 expressed a desire for employment and housing stability. They indicated that support from others was the most critical thing needed for them to change their financial situation. They felt alone and somewhat clueless about how to change their current situation. The participant benefited most from the interaction and affirmation of the other participants. Participant #2 provided Participant #3 with a job lead, resulting in Participant #3 being gainfully employed by the end of the project. There was a special moment during the final session when the entire group celebrated participant #3's growth by the end of the project.

Participant #4 was concerned about raising capital for her start-up business. They felt the sessions on budgeting and starting a business provided them with the information and motivation to keep moving forward despite some recent setbacks. Ultimately, the

participants all expressed gratitude that someone had finally seen them, heard them, and was willing to provide support and encouragement for their dreams.

Personalized Asset Accumulation Plan

The project's deliverable was a personalized income-producing asset accumulation for each participant. Each participant was given a binder, dividers, highlighters, a notebook, and a calculator at the beginning of the project. The participants were instructed to place all documents and notes from each weekly lesson in their binders. The participants were then required to review their materials during the week and complete their weekly journal entries. The participants were assisted in creating their individualized plans by utilizing their financial data to create a budget as the foundational piece of their plan. They were then assisted in determining the amount and time frame required to establish their emergency fund.

The participants were also instructed on how to obtain their credit scores to develop a plan to increase their scores over the next six months while paying down their debt. Each participant then chose a target goal of either home ownership or entrepreneurship to be the outcome of their plan. The last two sessions clarified the steps necessary for each participant to reach their goal with sessions on homeownership and business ownership. The group was instructed to use the binder as a resource and motivation on their journey to financial freedom. Several participants indicated that they had already started sharing the information from their binders with family members and friends.

Additional Findings - Participant Recruitment

The initial plan was to recruit the majority of project participants from the context church, Antioch Missionary Baptist Church. Surprisingly, only two members expressed interest in participating in the project, and neither ultimately joined the final participate group. An informal discussion with several leaders and members revealed that members were concerned about sharing their financial struggles with other members of the church in a group setting. They expressed concern that what was shared in the lesson settings would be shared within the church.

Antioch is a middle-class church, and members are very concerned about maintaining that image despite seeking financial assistance from the church on occasion. The level of shame associated with financial struggles was underestimated when selecting the target population for the project. There is also the cultural aspect within the African American community that some subject matters, such as personal finances, should not be discussed in public. The feedback from Antioch members resulted in a change to the role of Context Associates. Initially, the Context Associates were scheduled to assist with classroom discussions and management. The feedback made it clear that the presence of the Context Associates would hinder the free flow of information and engagement of the participants, so their role in the classroom was eliminated. The Context Associates' responsibilities were modified to include analyzing the data collected from the project.

The lack of response from Antioch necessitated an adjustment in the project recruitment strategy. A greater emphasis was placed on gaining participation from parents at Mill Creek Elementary School. Mills Creek was chosen because the Context Analysis

paper identified Mill Creek as being directly affected by poverty, with 88% of students receiving free or reduced lunches. The Mill Creek parent network distributed a project recruitment flyer to all the families. The response from Mill Creek was immediate, and the final group of participants came from the school. The initial goal of the project was seven participants. Initially, six applications were submitted for participation; ultimately, four agreed to participate in the project. The concerns about confidentiality and embarrassment are the two contributing factors to the low participation.

The difference in response to the Antioch response and Mill Creek is worthy of discussion. In contrast to the members of Antioch, the project participants were unconcerned about sharing personal financial information with others during the session. The shared seriousness and desperation of the project participants' financial situation overrode any reservations or embarrassment. It was critical during the first session to create an atmosphere of acceptance and respect. The project participants responded positively to this approach and shared openly and honestly their doubts, fears, and hopes about their current and future financial situation.

Another notable observation about the project recruitment process was the lack of male participants. Only one male expressed interest in participating in the project. It could be theorized that the cultural notion that men should be responsible for handling the family finances could make it difficult for some men to admit that they need help. In contrast, the project participants were all single mothers with multiple children. The project participants have sole responsibility for all their household finances and therefore were committed to taking the necessary steps to improve their financial situation

regardless of embarrassment or pride issues. The project participants proved to be a courageous, determined, and impressive group of women.

Conclusion

Poverty is a preventable curse on the lives of millions of people of color existing on the margins of American society. The fight to provide for the needs of their families while preventing this curse from becoming generational is the daily struggle of single mothers living in poor communities. This project aimed to help these mothers by providing them with a plan to accumulate income-producing assets in the form of homeownership, entrepreneurship, and continuing education.

The project should be considered a success because each participant developed an individualized plan for their unique financial situation by the conclusion of the six-week project. In addition, the data collected from the pre and post-surveys, interviews, journal entries, and group discussions demonstrate that each of the participants grew in their understanding of how to create a budget, an emergency fund, manage their debt, start a business, and the steps to home ownership. These are the foundations for each participant to chart their pathway out of poverty. The data also indicated that the majority of the participant's perceptions were positively impacted on a week-to-week basis by the information shared in the sessions and the interaction with other participants.

An unexpected development during the project was the importance of group dynamics in keeping the participants motivated and encouraged throughout the six weeks. It was the project's goal to inspire and motivate the participants; however, it was assumed that the motivation would primarily come from the instructor. It became clear early on

that the common struggle as single mothers led the group to encourage and depend on one another to complete the six weeks. They organically begin the process of creating a Beloved Community without any assistance from the instructor. It was an absolute joy to watch these incredible women develop a community of hope out of lives plagued with daily obstacles and challenges. The time they spent supporting and encouraging one another outside of the project sessions is the best evidence that the project reached its stated goals and desires to be replicated in other churches. Ultimately, the project exceeded expectations and positively impacted the lives of the project participants and facilitator.

Observations

Several observations should be shared concerning the project's implementation and completion that would benefit anyone hoping to expand upon this work. The most obvious observation is that the project should have been targeted directly at single mothers from inception. They are the most at-risk group, and the project demonstrated that they are also the most motivated group to take advantage of the information offered. They also have a common struggle which creates an atmosphere of support and understanding, which leads to community. Since the community is the ultimate goal of the program, then it makes sense to start with the group most likely to make that happen.

Another observation is that including a continuing education focus in the project was a mistake. The data from the project indicated that continuing education was not perceived as providing a good return on their limited time and finances. In hindsight, it makes sense that those living in poverty would view homeownership and entrepreneurship as quicker paths out of poverty than spending time and money in school.

It may have been the author's affinity and personal benefit from continuing education that led to its inclusion in the project. Another reason that continuing education should not have been included was the lack of sufficient time to cover three main topics in six weeks. Six weeks was not enough time to adequately cover the fundamental principles of continuing education, homeownership, and entrepreneurship. It took longer than expected to help the participants understand the principles and budgeting properly. The time was well spent because these are the foundations of the program, but it meant that something else needed to be eliminated from the schedule. The input from the participants made continuing education the obvious choice. It could be worthwhile for future researchers to examine the feasibility of adding a different educational component if the program length was extended.

Recommendations

Several recommendations could be helpful to anyone seeking to implement this program or expand upon this research. The following list is not meant to be exhaustive but a starting point for further discussion.

1. *The Program should be Church Based.* The program should be based in the local church and open to anyone in the community, regardless of race, religion, gender, political affiliation, or sexual orientation. The heart of the concept of Beloved Community is that everyone has intrinsic value and a place in society. The project sought to affirm that by valuing everyone's personal choices by stating during the first session that the project was not designed to proselytize or condemn anyone. It should be made clear by the local church that the program is being offered as an expression of Jesus's Christ care for all people and that everyone is welcome. The

researchers strongly believe that excluding anyone from participation in the program for any reason beyond the safety and security of participants would run counter to the concept of Beloved Community.

2. *The Program's target population should be single mothers.* The researcher recommends that future implementations of the program be directed at single mothers. The recommendation is based upon the receptiveness of and benefits to this particular demographic. During the project recruitment process, it was discovered that single mothers were the most likely demographic to publicly accept financial assistance and training. The single mothers also seem to benefit from interacting with other single mothers in the project through a shared desire to provide the best possible future for themselves and their children. This environment of mutual respect and encouragement made the project successful.
3. *The Program should be expanded to twelve-weeks.* The researcher recommends extending the program to a minimum of twelve weeks. The project revealed that six weeks was an inadequate amount of time to present and process the amount of financial information necessary to provide participants with the best opportunity to succeed. While the majority of the participants were able to grasp the basic concepts presented, it was clear that at least one participant needed additional attention and time to understand the most rudimentary parts of the sessions. If the goal is to have everyone complete the program, then an appropriate amount of time must be allotted for the discussion and processing of information. The first four weeks should be spent building a basic budgeting foundation, an emergency fund, and saving for the future. The second four weeks should focus solely on

homeownership, and the final four weeks should focus on entrepreneurship. The structuring of this program would provide adequate time to ensure that all participants fully understand each section while building a solid foundation.

4. *The Continuing Education Portion section should be eliminated for now, and it is recommended that the continuing education component of the program be eliminated.* The data from the project demonstrated that continuing education was a much lower objective than budgeting, saving, homeownership, and entrepreneurship. The reasons cited for this were the cost and time commitment of education and a desire to save for the participants' children's education. It should also be noted that most participants believed owning a business would be more beneficial long term than gaining more education to work for someone else.
5. *The Program should offer a \$500.00 Completion Bonus.* The researcher recommends a \$500.00 bonus be offered to anyone completing the program. The bonus would be paid directly towards home repair, rental assistance, food assistance, mortgage down payment, debt reduction, or a small business-related expenditure. The bonus would be limited to these areas to help enforce the skills learned during the program and ensure the funds are used appropriately. It is recommended that any church seeking to provide these bonuses first establish a 501c3 non-profit organization to obtain the necessary capital. The bonus concept is suggested because data from the study revealed that financial knowledge is essential to move out of poverty, but knowledge without the resources to act on that knowledge could be counterproductive. The provision of a \$500 bonus would

motivate participants to complete the twelve-week course while sending a clear message that the church believes in the potential of all people.

6. *The Program should offer childcare for participants.* It is recommended that churches offering this program should offer childcare during the class sessions. While the issue of childcare was not a consideration during the conception of this project, the need for it became apparent quickly. Several project participants spent each week struggling to secure appropriate childcare to attend the weekly two-hour sessions. It has already been recommended that future implementations of the program specifically target single mothers; therefore, childcare has to be considered. The childcare could be provided by volunteers and would further help with creating a sense of community between the participants and the church.
7. *The Program should offer an aftercare program for graduates.* It is recommended that any church using this program should develop an aftercare program for program graduates. It is very easy to get discouraged when trying to change bad financial habits, so it is essential to provide ongoing encouragement and guidance as graduates progress in the execution of their asset accumulation plan. It is recommended that an update meeting be planned for graduates six months after completing the program. The meeting should be designed as a refresher course and status update. It would also be an opportunity to celebrate successes and address any challenges.

Personal Reflections

Pursuing a Doctor of Ministry Degree from the United Theological Seminary has been a life-changing experience. The opportunity to grow as a theologian and scholar has

been incredibly beneficial on a personal and professional level. The interaction with my fellow Beloved Community scholars helped me to think critically and how to resist all forms of white supremacy. The most challenging aspect of the Doctor of Ministry program was the need for scholarly writing. Obtaining two Master's degrees somewhat prepared me to meet this challenge, but I had to work hard to improve my writing ability. It took a considerable amount of time to understand and achieve the high standards of United. Still, thankfully there were fellow scholars, context and professional associates, and an incredible mentor to help me meet the challenge of becoming a doctor of the church. The highlight of my time at United was the Civil Rights Pilgrimage to Alabama in the Fall of 2022. It was a religious experience that caused me to reflect on the sacrifices of the past and reasons for hope in the future. It also reiterated the importance of using my research in my local context to address the issue of poverty.

The goal is to use my research to create an asset accumulating program in my local context during the fall of 2023. The program will eventually be offered twice a year in the spring and fall. The program will be expanded to twelve weeks and will offer a \$500 bonus for anyone who completes the program.

A facilitator development program will be created to help program graduates transition into the position of leading the program by 2024. It makes sense to have single mothers lead the program because of their ability to relate directly with program participants. I will also develop a follow-up program that will meet in six-month increments to keep graduates moving forward.

The research from my project has the potential to be successfully implemented in other contexts. It is designed for the local church, but any organization using this program

would transform their community by helping the poor. They would be required to update the discussion articles to reflect the changing trends in the economy, issues concerning the financial health of the poor, and any new trends in personal finances. They would also need to carefully consider the previously mentioned recommendations as they tailor the program for their local context. This program is hoped to receive wide acceptance, given the increasing wealth gap between the poor and the wealthy in America. In conclusion, completing the Doctor of Ministry degree program represents more than achieving an educational goal. It represents a time of personal growth and transformation and the beginning of a ministry to help this country realize King's dream of a Beloved Community for all.

APPENDIX A
PROJECT CALENDAR

October – December 2021 (Third Semester)

- Meet and confer with contextual associates, professional associates, and the Antioch Senior Leadership team to discuss the project and timeline.
- Begin curriculum outline for training modules.
- Submission of Candidacy Review Packet

January 2022 (Fourth Semester)

- Spring Intensive

February 2022

- Upload Candidate Review Package to Canvass
- Submit the Project to Internal Review Board via Cayuse

March – July 2022

- Schedule Candidacy Review
- Refine the curriculum outline for focus group training (workshop, test questions, interview questions, and journal assignments).

April – May 2022

- Candidacy Review
- Select and solicit seven (7) participants at Antioch for the Personal Asset Development Program.

June – July 2022

- Implement 6-Week Curriculum
- Submit work to the editor

August – December 2022 (Fifth Semester)

- Fall Intensive
- Complete Project analysis
- Continue edits
- Prepare for Defense

January/May 2023 (Sixth Semester)

- Spring Intensive
- Defend Project
- Complete final edits
- May 2023 Graduation

APPENDIX B
WEEKLY PROJECT SCHEDULE

Week 1: Class Overview & Building a Financial Foundation Through Budgeting

- Take Pre-survey
- Overview of project, objectives, expectations, and calendar
- The Need for A Financial Plan
- How to Create A Budget
- Review of questions for weekly journaling

Week 2: Building a Financial Foundation Through Budgeting – Part II

- Review of previous lesson and journal questions
- The 50/30/20 Rule
- The need for an Emergency Fund
- Review of questions for weekly journaling

Week 3: Dealing with Debt

- Review of previous lesson and journal questions
- Spending Habits that Lead to Debt
- Is a debt payment plan a good idea?
- How to manage Debt of any size
- Review of questions for weekly journaling

Week 4: Dealing with Debt – Part II

- Review of previous lesson and journal questions
- What is the Debt Snowball Strategy?
- A Step-by-Step Debt Plan

Week 5: Saving for the Future and Asset Accumulation

- Review of previous lesson and journal questions
- Saving for Emergencies, Education, Home Ownership, and Entrepreneurship
- How much do you need to retire?

- What does it take to get a mortgage?
- What kind of small business can you start?
- Review of questions for weekly journaling

Week 6: Community Resources and Summary of Sessions

- Review of previous lesson and journal questions
- Summary of Sessions
- Post-Survey

APPENDIX C
PROJECT QUESTIONS

Pre & Post Questionnaires

1. What are your greatest concerns about your current financial situation?
2. Describe in detail your current process of saving for emergencies and long-term goals.
3. What types of community resources are currently available to you?
4. Describe in detail your current budgeting process.
5. Describe in detail your current process for paying off your debt.
6. How would you describe your current level of financial literacy?
7. What do you think are the best ways to address poverty in your community?

Interviews

1. How have you dealt with your financial concerns in the past?
2. What are some of your financial goals and/or dreams?
3. What are the hurts or habits in your life that work to keep you financially indebted?
4. How will you hold yourself accountable for reaching your financial goals?
5. If you become sick or disabled, either temporarily or permanently, how would you support yourself and your family?
6. Answer the following question: As a result of reaching my financial goals, my life will be better in the following ways?
7. What financial areas are you most vulnerable and unprepared for?

Journal Questions

1. What did you learn new in this week's class?
2. What specific financial steps do you plan to take this week?
3. I have discovered this week that I can change the following ways of thinking?
4. Are you encouraged this week about your financial situation? Why or Why not?

Discussion questions

1. What is the best way to pay off debt?
2. What are the best ways to save for the future?
3. How much income does a person need for retirement?
4. What are the steps to creating a small business?
5. In what ways can a person generate additional income?
6. What are the community resources currently available to help you financially?
7. How would the attainment of additional education impact your income possibilities?
8. What are the steps to owning a home?

APPENDIX D
INFORMED CONSENT FORM

United Theological Seminary
Informed Consent Form

June 1, 2022

Investigator Name: Rev. Eric T. French, Sr.

Contact Information: etfrench1@united.edu and cell: [REDACTED]

Introduction: I am a doctoral student at United Theological Seminary working on a Doctor of Ministry Degree at United Theological Seminary in the Dr. Martin Luther King Beloved Community focus group.

Purpose: I am conducting a study to develop a pathway out of poverty for low to moderate-income families to create a Beloved Community.

Requirements for Participation: You are being invited to participate in this project because you demonstrated an interest in improving your current financial condition.

Procedures: If you agree to be in the project, you will be asked to participate in a six-week study that will meet once a week on Thursday from 6:00 pm to 8:00 pm in the Fellowship Hall of Antioch Missionary Baptist Church.

Risks: There are no foreseeable risks or discomforts to the human participants anticipated in this project. Participants who are pregnant or may become pregnant during the study are considered a protected class by federal law. For their safety, the participant will agree to obtain a doctor's approval to participate in the study."

Benefits: Project participants will benefit by receiving training on how to accumulate assets. They will also be made aware of community resources available to help them on their journey out of poverty. The community will benefit from participants being equipped and encouraged to transform their community into a Beloved Community.

Voluntariness: Participation is voluntary, and you may skip any questions you do not wish to answer. You can also stop participating at any time. Your decision to participate will have no impact on your membership in the congregation. If something makes you feel uncomfortable in any way while you are in the study, please contact me directly in person, on the phone, or through electronic communication. My contact information is at the top of this consent form.

Confidentiality: We will be careful to keep your information confidential, and we will ask you and all the focus group members to keep all discussions confidential as well. There is always a small risk of unwanted or accidental disclosure. The conversations and the focus groups will be recorded and transcribed only with your permission. Any notes, recordings, or transcriptions will be kept private. I will be the only one with access to your information. The files will be encrypted and password-protected or contained within a secured file cabinet. You can decide whether you want your name used. The group discussions and interviews will be recorded to ensure the accuracy of the data being collected.

Signature: Signing this paper means that you have read this or had it read to you and that you want to be in the study. If you do not want to be in the study, do not sign the paper. Being in the study is up to you, and no one will be mad if you do not sign this paper or even if you change your mind later. You agree that you have been told about this study and why it is being done, and what will be expected of you.

Signature of Person Agreeing to Participate in the Project/Study Date

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